

Transition Services in Special Education: Bridging the Gap

An Honors Thesis (HONR 499)

by

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TRANSITION SERVICES IN SPECIAL EDUCATION

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Abstract

Transitioning from high school to adult life is an exciting time in a student's life. However, this transition can be especially difficult for students with disabilities. For this reason, legislation has been put in place at the federal (IDEA PL 108-446) and state level (Indiana Code – Article 7) to mandate transition services for students with special needs to help them move from secondary school settings to adult life successfully. However, the legislation is vague regarding this mandate, teachers lack time, and school districts lack resources so transition services may not always be implemented with fidelity or to the full extent. To bridge the gap between legislative requirements and content taught in students' classrooms to benefit students and increase post school outcomes, teachers need to explore best practices in transition services and curriculum.

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Process Analysis

The following thesis examines secondary transition programming in special education. The research portion covers effective practices, available models and curricula, and the need for improvements in the field of secondary special education in this area. The attached artifact is a sample of a suggested secondary transition unit plan that covers post-secondary education, employment, and financial responsibility (as a part of independent living). The unit plan is not an exhaustive listing of all transition knowledge and skill areas but it is an example of important transition skills needed for youth with disabilities as the move to adulthood. While not completely comprehensive, the unit plan in this Honors Thesis (HONR 499) it is an appropriate example of how to take research concerning secondary transition programs and apply it to practice in order to bridge the gap in transition practices between TIEP requirements and content taught in the classroom. The unit was designed to be adaptable for grades six to twelve (secondary education). The unit involves only free resources (available in the public domain) to help with the issue of funding. The unit also provides a template with resources and lesson ideas for classrooms and teachers available to help save time for teachers.

The unit plan includes ten topics with descriptions of what should be taught and learned in each section. The topics include: (a) career awareness, (b) assessments, college, (c) job applications, (d) resumes, interviews, (e) insurance and taxes, (f) checks, (g) budgeting, and (h) a reality component. These topics were picked in part to satisfy the requirements of the federal legislation (the inclusion of post-secondary education, employment, and independent living skills). For example, the college section covers post-secondary education, the job career awareness and interviewing sections cover employment, and the budgeting and checks section covers independent living. However, the exact topics and material covered in the unit came about

after comparing research such as Kohler's model (1996), the LCCE curriculum developed by Brolin and Lloyd (2004), and the sixteen predictors of post-school outcomes (Test, Mazzotti, Mustian, Fowler, Kortering, & Kohler, 2009). For example, the LCCE curriculum suggests teaching students how to apply for a job and interview for a job, and Kohler's model suggests teaching job seeking skills training. After looking at these, it was decided to include job applications, resumes, and interviews in the unit. The interview section also provides connections to the sixteen predictors if the teacher incorporates community members to come do mock interviews it can meet the community experience predictor to improve post school outcomes (Test et al., 2009).

Each of the ten topics is broken down into content that should be covered sequentially, lesson-by-lesson. Next to the topics for the lessons are some of the standards IDOE Academic standards that are covered by the content. Content for these standards is covered if the unit is implemented in its entirety. The teacher does not need to add any lessons or activities in order to meet the expectations of the stated standards. However, if the teacher supplemented the lesson with a writing task or added in some other type of cross-curricular connection, more standards could be applied. Next to the standards listed, there is a resources section that has links to websites that can be used for the teachers to gather information or by the students to complete activities based on the lesson content. There are also examples of graphic organizers or activities in the resources as well. Each of the ten sections also has one example lesson plan to show how the unit outline can be turned into effective transition lesson plans.

The goal of this unit is to equip teachers with a "go to transitions unit" that incorporates relevant tasks/skills and bring in student interest to create motivation and learning in application. The unit is designed to have the student pick a career that they want to focus on and then

throughout the process of the unit, they learn if this career is reasonable for them and will support the lifestyle they want in the future. In the very beginning of the unit the students research careers that interest them. This provides students with sound baseline data for decision-making in transition planning. After doing assessments and conferencing with the teacher, the students will pick one career to focus on throughout the rest of the unit. In the job application and resume stage, the student will fill out applications and complete a resume with the goal of obtaining this ideal career position (i.e., occupation) in mind. Next, during the interview section, the questions for the student will be based on the career/occupation they are focusing on for the unit. Then, during the budgeting activity, the students will base their budget off the salary estimate for that same career/occupation. In the final reality store component, the student will use the same salary and make purchases based on the budget created, and then have a conversation with the teacher to discuss if the career they chose indeed supported the lifestyle they wanted to live or not. Having the fluidity of keeping the same career in focus throughout the unit makes the work seem more relevant and interesting to the students.

The first two topics in the unit, career awareness and career assessments, go hand in hand. The career awareness portion was placed first in order to make sure that students had a full understanding of careers and what they entailed before taking assessments on them. Career awareness is one of the sixteen predictors of positive school outcomes (Test et al., 2009), which is why it was included in the unit. The career awareness section focuses on bringing reality to the student's ideas about careers. Topics like pay, job outlook, and training requirements are discussed in general and then the students do research to explore/investigate the specifics for careers that interest them. After the students conduct their research, it is critical that the teacher make time to conference with each student and lead the conversation about whether this job is

reasonable or logical for the student without crushing the student's hopes and dreams. The definition of transition services according to IDEA (2004) includes planning based off of student needs and according to student's strengths, preferences, and interests. This form of person-centered planning is often referred to as SPINs (or the student's strengths, preferences, interests, and needs) makes sure that the TIEP and transition services are focused on what the student wants and why the student wants it (Flexer, Simmons, Luft, & Baer, 2013). The teacher can use the research to support the idea that the job may be unobtainable, or not sustainable and offer some alternatives. Next, the students take the transition assessments. One source of finding a variety of quality transition assessments is the Indiana Transition Resource Center Transition Matrix (see <https://instrc.indiana.edu/transition-resources/transition-matrix.html>). The legislature at both the state and federal levels require assessments for transitions that cover the three main domains: postsecondary education, employment, and independent living. A variety of assessments are needed to get a whole picture of the child. Again, the teacher needs to conference with the student and discuss the results of the assessments and whether or not the results line up with the careers that interest the student. Then, the student can use their interests and the results from the assessments to create a presentation or statement for the next TIEP meeting. Involving the student in the TIEP meeting meets the youth autonomy and goal setting predictors (Test et al., 2009). When the student presents at the TIEP meeting, the parents get to hear what has been happening in the classroom and opens up a conversation for the parents, teacher, and student about transition goals. Involving the family in this step falls under the family involvement section of Kohler's Taxonomy (1996). The teacher can also use the assessment results to facilitate a discussion with the student and parent about which one of Brolin and Lloyd's (2004) pathways would be beneficial for the student. This allows the teacher to start

planning backwards from the long-term goal in order to make sure the student has opportunities to build the skills he/she needs.

The third topic in the unit is college. This topic satisfies the legislation requiring postsecondary education and training domain. In the college section, the different options for postsecondary education from technical schools to on the job training are discussed and explored. One lesson discusses how to advocate for one self after high school and the difference between an IEP and a 504 plan regarding support services for youth with disabilities. This lesson covers the predictor of self-advocacy/self-determination. This section also includes a lesson on the FAFSA, or financial aid options provided by the government for students enrolled in college, which is a resource to help pay for college and discussing how to handle money which falls under the independent living domain. This section of the unit focuses on the students who have been placed on the postsecondary transition pathway according to the previous assessments, TIEP planning, and information from the LCCE curriculum and allows the teacher to help those students start making short and long-term goals (Brolin & Lloyd, 2004).

The fourth and fifth topics in the unit build on each other and cover job applications and resumes. Both sections start out with discussing what types of jobs require an official job application and/or a resume. Then, the teacher introduces the parts of a job application/resume and models and gives tips on how to properly complete each. Afterward, the students will fill out a job application and resume cover/letter independently, the teacher gives feedback, and then the students finalize the documents based on the teacher's comments. The resume section is unique because it suggests using an online generator for the resumes in order to avoid the students worrying about formatting issues. This way, the students are just responsible for inputting their information and the generator takes care of the rest. The job application and resume are

categorized as occupational skills according to the Brolin and Lloyd LCCE curriculum, and are suggested as critical skills for a student to learn (Brolin & Lloyd, 2004). It also satisfies the employment domain (and can be applied to the postsecondary education domain if the applications used are for colleges) and prepares students for the job seeking process.

After applications and resumes, the students move on to interviews. Discussing interviews also covers the occupational skills and employment domain. In this section, interviewing is introduced and then common interview questions and possible answers, as well as etiquette is discussed. After the students are prepared for the interview, they do a practice interview with peers while the teacher observes and gives feedback. To close out this section of the unit, the teacher invites in members of the community to do mock interviews with the students. This satisfies the interagency collaboration portion of Kohler's Taxonomy (1996) as well as the positive post school outcomes predictors (Test et al., 2009).

Next, the unit covers insurance and taxes, which are both skills that fall under the independent living domain. This section introduces insurance first and covers why it is important and what kinds of insurances are available. It then has students compare different insurance providers in order to get an idea that there are multiple insurance products and options available to them. Then, taxes are introduced and the types of taxes that are taken out of a paycheck or have to be paid by an individual are discussed. This section's purpose is to introduce students to a topic that they may not know much about, and also build prerequisite skills for a conversation about budgeting and financial responsibilities.

The next topic is checks, which covers paychecks and the types of checks that individuals use as a form of payment. A lot of students who have not had a job yet are not sure how to read a paycheck and decipher things such as what taxes are being taken out and net pay verses gross

pay. Covering this allows students to better understand exactly what is happening to their money and to set up the next topic in the unit, which is budgeting. Then, the students look at writing a check. This may seem not as relevant in today's society, but there are still times when writing a check is critical. Also, students need to know how to look at a check and decipher a routing number and account number to enroll in most direct deposit programs. Reading a paycheck and being able to write a check fall under the independent living domain.

The ninth topic in the unit is budgeting. Budgeting falls under the independent living domain, the daily living skills that Brolin and Lloyd (2004) say are crucial for a child to develop, and the self-care/independent living predictor from Test (2009). The last few sections have given the students background knowledge in checks, taxes, and insurance in order to set up a productive conversation about budgeting. The teacher first introduces the concept of budgeting, and then models how to create a budget. Next, students work on creating a budget based on a set salary and anticipated costs for living expenses. This section finishes up with a writing exercise for the students to complete about why budgeting is important.

Finally, the last topic in the unit is the reality game. This topic takes all the skills and topics that the students have covered and wraps them up into a culminating activity. This activity focuses mainly on independent living skills such as budgeting and financial responsibility. In this activity, students start with the salary for the career they have focused on throughout the unit. Then they go to multiple stations that require them to make decisions and purchases such as housing, insurance, taxes, food, clothing, transportation, and miscellaneous fees. At the end of the stations, the students see if they broke even on money or if they were in debt. This allows the teacher an opportunity for a discussion about whether or not the student's career will support the lifestyle that he/she wants to live and/or if the student's lifestyle choices might be too lavish for

their income. This activity is a good “reality check” for some students without the teacher having to try to tell a student that their dream job is not realistic financially or will not work out. It also allows students to get an idea for what budgeting and spending money actually looks like after high school.

Introduction

One could use the metaphor of “crossing the bridge” as a representation of the transition process as students exit from high school and move to adult life. This is truly an exciting time in a student’s life. However, for students with special needs, this transition can become very overwhelming and difficult if the student is not equipped with the skills that are necessary to succeed in the three main areas of post-secondary life: employment, independent living, and postsecondary education. The Indiana Post-High School Follow-Up Survey showed that only 27.0% of the 1,867 students with disabilities (SWD) who participated in the 2014 survey were competitively employed after high school, and 37.1% were engaged in some other employment (Lochmiller & St. Germain, 2014). That totals to only 64.1% of those students with disabilities being employed one year after high school. Although that number represents approximately two thirds, there is room for improvement. Additionally, according to the National Longitudinal Transition Study-2 (NLTS2), “91% of young adults with disabilities out of high school for up to 8 years reported having been employed at some time since leaving high school” (Newman et al., p.53-54, 2011). Granted, the Indiana survey was only one year out of high school and the National Longitudinal Transition Study was eight years out, there is still a significant difference between 64% and 91%. This gap in numbers could be in part contributed to the issue that students with disabilities are not graduating with the skills they need to be successful immediately after high school in the field of employment.

In recent years, federal legislature has put more of a stress on transitions in IDEA 2004 (PL 108-446) than ever before by requiring that schools create IEP goals for students that focus on independent living, employment, and post secondary education based off information gathered from transition assessments. This has brought to light the questions of what is effective in transitions and why are transitions important? Transition programming is critical because of the benefits it offers not only for the student, but also for parents/guardians, colleges, technical schools, community agencies, businesses, the community at large, and even the nation (Kochhar-Bryant & Greene, 2009). Successfully preparing students for what lies ahead of them after high school creates adults who can be productive members of society.

The Problem

Some schools have very in depth transition programs that involve community based work experiences, job shadowing, and other great opportunities. However, other programs are not as developed and do not include the experiences that are so beneficial to students. The state of Indiana has follow up surveys where students who had IEPs and graduated the prior year are contacted and asked to complete a survey about transitions. In 2014, 69.1% of the students responded to the survey saying yes they were employed at least some point in the last twelve months since high school (Lochmiller, 2014). This number would show noteworthy results if it was an average from each school for the number of students who were employed that first year after high school. However, when examining the breakdown chart of respondents by school corporation, it is clear that this is not the case. For example, some schools have pretty high employment rates the first year out; one example being MSD Southwest Allen who had twelve out of fifteen, or eighty percent, of students employed after the first year after high school (Lochmiller, 2014). However, there are just as many who have a much lower rate such as

Delaware Community School Corporation who only had one out of five students employed, or twenty percent (Lochmiller, 2014). Although there could be other factors that have effect on the results, these numbers are an example and can speak to the strength of the transition programs being implemented in different schools across the state.

Other reasons for mediocre implementation of transition services are lack of highly qualified staff, funding, and time (Sprunger, 2014). IDEA (2004) mandates that all teachers are to be highly qualified. However, a lot of special education teachers are not prepared to implement transition programs because they may or may not have had training in this area. According to a study by Kochhar-Bryant and Greene, most special education teachers felt unprepared to implement a transitions program and required on-the-job training (2009). Funding is always a factor in education as well. Resources are limited, especially in special education, so teachers do not always have the budget to implement some of the great ideas that they do have. According to Sprunger's research from the field, "The third most referenced barrier among respondents of all positions was funding. Respondents indicated recent budget cuts have had a negative impact on SWDs receiving facilities/supplies for self-care/independent living, transportation to community outings, and employment experiences" (Sprunger, p. 152-153, 2014). Finally, time is always lacking because teachers are spending more and more time on academic content and remediation for standardized tests and diploma requirements, and this leaves less time for transition programs. There is a big strain between preparing students for state assessments of academic content and transition services (Sprunger, 2014). In recent years, schools have been focusing on preparing students for state testing in order to raise their overall test scores in order to get better accountability scores and more funding. This time crunch created a barrier to effective transitions programs (Sprunger, 2014). Since the test scores have been the

main focus, a lot of time that could be utilized for transition services is being turned into test remediation time.

There is no quick fix or simple solution to implementing a transitions program. One of the biggest problems is that there is no specific mandated or prescribed transition curricula. States and school districts are left to develop curricula in transition as they see best – some do a good job and some are not as effective. The law requires that the TIEP is completed, but gives no set curriculum, plans, or requirements of how much has to be taught to satisfy the TIEP. The reason for this is mostly due to the fact that transitions for each student is completely different; it is individualized. This vagueness of requirements for the TIEP and content selected to be taught in the classroom (the transitions curriculum or lack thereof that the school/educator chooses) leads to a lack of solid transitions programs (curriculum combined with experiences to help students achieve positive post-school outcomes).

Purpose

The purpose of this project is to help bridge the gap between TIEP requirements and content taught in the classroom. In order to do this, the first portion of the paper provides an overview of the research that has been done and the resources that are available. Then, a transitions unit was assembled guided by the research and findings from the field as an example for teachers of how to take the research and turn it into tangible plans for the classroom. The unit was designed to be adaptable for grades seven to twelve and easy to implement (all free resources). The unit also was designed to address as many of the sixteen transition predictors as possible. The unit outline is accompanied by an example lesson plan for each specific transition topic presented in this unit as part of the Honors Thesis.

Definition of Terms

Transition Services are defined as: a coordinated set of activities for a child with a disability that (a) designed to be within a results-oriented process, that is focused on improving the academic and functional achievement of the child with a disability to facilitate the child's movement from school to post-school activities, including postsecondary education, vocational education, integrated employment (including supported employment); continuing and adult education, adult services, independent living, or community participation; (b) is based on the individual child's needs, taking into account the child's strengths, preferences, and interests; and (c) includes instruction, related services, community experiences, the development of employment and other post-school adult living objectives, and, if appropriate, acquisition of daily living skills and functional vocational evaluation (IDEA, 2004).

Transition Domains are defined as domains of adulthood that must be addressed during transition planning and include employment, postsecondary education, independent living, leisure pursuits, community involvement, and physical and emotional health. (IRIS 2016).

Employment as a domain is directly related to the preparation of individuals for paid or unpaid employment, or for additional preparation for a career requiring other than a bachelor's or advanced degree (Special Education Rules Title 511 Article 7, 2014).

This could include a range of placements from competitive employment to customized employment, or supported employment (Wehman, 2013).

Postsecondary education and training is defined as the set of skills that are necessary in order to cope with the academic and social challenges presented by college. Examples of the necessary skills are self-determination and self-management skills (Wehman, 2013). This domain also encompasses any on the job training after high school.

Independent living includes the skills that a person needs in order to live on their own day to day. Examples of such skills are maintaining a household, managing health needs, using tools, shopping, budgeting, practicing safety, accessing transportation, recreation, accessing community resources, and employment (Special Education Rules Title 511 Article 7, 2014).

Transition Individualized Education Program (TIEP) includes appropriate measurable postsecondary goals, based upon age appropriate transition assessments that are related to postsecondary education, employment, and where appropriate independent living skills (Special Education Rules Title 511 Article 7, 2014).

Literature Review

Search Methods

Research and the literature review consisted of an electronic search using Ball State University Libraries databases to include EBSCO Host database and Academic Search Premier. These databases (search engines) were used to identify articles between the years of 1990-2016. Key terms used in the searches included transition predictors, secondary transitions, special education transitions, transition services, transition programming, and transition curriculum. Articles and texts from an undergraduate course on secondary special education and transitions were used as well.

Legal Framework

The Individuals with Disabilities Education Act (IDEA) of 1990 mandated transition services for students with disabilities (PL 101-476). Transition services are defined as “a coordinated set of activities for a student, designed with an outcome-oriented process, which promotes movement from school to post-school activities, including employment (including supported employment), continuing and adult education, adult services, independent living, or

community participation” (IDEA, p. 2656, 2004). This legislation is critical in today’s society because it has been found that the number of jobs that require a college diploma has risen from 20% in 1959 to 56% in 2000, and people with a college degree will earn \$1 million more than a person with just a high school diploma in a lifetime (Newman, Wagner, Knokey, Marder, Nagle, Shaver, & Wei, 2011). The legislation in IDEA helps to make sure that students with special needs will get explicit training for the specific skills they need to be successful after high school.

A lack of fidelity in transition services is due in part by the broad scope of the legislation in reference to transition. Indiana’s special education law, Article 7, requires a transition individualized education program (TIEP) to have these components as mandated in the IDEA:

Information from age appropriate transition assessments of: strengths, preferences, and interests...Appropriate measurable postsecondary goals, based upon age appropriate transition assessments that are related to: training, education, employment, and where appropriate, independent living skills...The transition services...needed to assist the student in reaching postsecondary goals, including the individuals agencies identified for implementing the transition services.... A statement of measurable annual goals, including academic and functional goals designed to support and align with the student’s postsecondary goals. (Special Education Rules Title 511 Article 7, 2014).

Although the Transition IEP (TIEP) requires several additional components, the effort put into developing these sections is at the Case Conference Committee’s discretion. Due to the lack of specific requirements for transitions, there is the potential for some teachers to do the bare minimum for the students without violating Article 7 and critical elements the TIEP For example, in the Indiana IIEP system, one goal has to be entered for the main three postsecondary domains that were listed in the legislature above: employment, independent living, and

postsecondary education. However, the extent of the effort put into implementation of these goals is not required. For example, a teacher can create a goal that a student will research three careers as an employment goal. The IIEP system provides measures and progress monitoring for goals stated in the TIEP, which are reported on a quarterly basis and more often as needed. The TIEP is also reviewed and updated on an annual basis. However, one teacher may have the student spend a couple of days online looking into three careers, whereas another teacher may set up times for the student to job shadow, do online research, and create opportunities for hands-on experience in the field. Both teachers technically fulfilled the TIEP requirements, but the second teacher had a plan and implemented more elements of a strong transitions program in order to give the student comprehensive learning experiences concerning transition planning, thus a better opportunity to succeed. However, it puts those students at a disadvantage when it comes time to cross the bridge (actually transition) into adult life and engage successfully in post school outcomes.

Transition Domains

When looking at secondary transitions, there are six domains that it can be broken down into: employment, independent living, postsecondary education, leisure pursuits, community involvement, and physical/emotional health (IRIS, 2016). As mentioned above, according to federal and state legislature, the three major domains that must be addressed in a student's TIEP include employment, postsecondary education and training, and independent living. Employment as a transition domain focuses on any job or career the student wants to pursue after high school. For students with special education this employment setting can range from supported to competitive employment (IRIS, 2016). Flexer looks at the domain of employment from two different sides: career education where a general employability skills are taught and vocational

education where more specific skills and competencies for a particular career are developed (Flexer et al., 2013). Postsecondary education looks at any type of education or training after high school. This could include technical schools, colleges, universities, or even just job training (IRIS, 2016). Important skills when looking at postsecondary education are self-management skills and self-determination skills (Wehman, 2013). Postsecondary education is critical because it enhances job opportunities and is correlated with higher self-esteem, better interpersonal skills, and improved problem-solving skills (Flexer et al., 2013). Finally, independent living consists of all the skills necessary for one to live on his/her own. This covers everything from child rearing skills to cooking and cleaning, financial management and daily living skills (IRIS, 2016). Independent living also looks at maintaining a household, managing health needs, using tools, shopping, budgeting, practicing safety, accessing transportation, recreation, accessing community resources, and employment (Special Education Rules Title 511 Article 7, 2014). Effective transition curriculums not only teach students about skills for these areas of their lives, but also give them hands on and real life opportunities and practice in these areas. Special education teachers and transition specialists in local school districts are responsible for meeting these transitional needs of students with disabilities and implementing their transition IEPs.

Researchers

The key part of any transition individualized education program (TIEP) is that it is unique for each student with a disability based on the student's preferences, interests, needs, and strengths. While this idea that we meet each student's specific needs is what makes special education so successful, it also makes it very challenging because these students are still developing and have a lot of pressures in and outside of school. Lichtenstein (1998) created an Ecological View of Adolescence that shows ten key factors in adolescence that influence youth

and young adults daily: (a) relations with peers; (b) mass media; (c) role of work; (d) extracurricular activities; (e) pursuit of independence; (f) risk taking (juvenile crime); (g) postsecondary education; (h) poverty; (i) relationships with parents; and (j) high school. All of these factors are different for every student. This is important concerning transition because so many of these factors that influence students daily have an impact on their post school outcomes. For example, the role of work for a student has a huge impact on the type of employment a student engages in after high school. Also, pursuit of independence leads to the development and fine-tuning of independent living skills. It is critical that a teacher keep all of these factors in mind when considering and creating transition curriculum for students with disabilities. For example, if a student has no work experience, the teacher needs to focus more on career awareness and then relate this to work expectations, helping the student understand the demands of the working environment. Knowing a student and where his/her strengths and weaknesses are will help the teacher to create a strong TIEP for the student.

The question is how does one determine which approach, model, or curriculum is the strongest and/or affords students with disabilities the most benefit? Or, even still, how does one create a strong curriculum of their own? There have been many different models and frameworks developed for transition curriculum planning. One of these models was developed by Paula Kohler and is known as the Taxonomy for Transition Planning, which is a conceptual framework for transition practices that has been tested by researchers and educators (Kohler, 1996). This model includes strategies that are broken down into five categories: student-focused planning, student development, interagency collaboration, program structure, and family involvement. The student-focused planning aspect stresses using assessments and input from the student to have them help create their IEP. Next, student development focuses on developing the

skills the student needs for academics, careers, and life in general. The family involvement portion emphasizes the parents' involvement in not only creating the transition plan, but also helping the student generalize skills outside of the classroom. Interagency collaboration refers to the use of community partners, agencies, and businesses communicating about how they can all help the student work towards positive post-school outcomes. Finally, program structure includes features such as philosophy, planning, policy, evaluation, and resource development (Kohler, 1996). Kohler intended the Taxonomy to be a framework to help "plan, implement, and evaluate programs, practitioners, administrators, researchers, and policymakers are able to identify or develop particular strategies associated with a practice, based on the effectiveness of those strategies" (Kohler, p. 85, 1996). This framework was a big step forward into establishing core concepts to be taught in transition programs and into more research of effective transition practices.

One group of researchers compiled a list of sixteen evidence-based predictors for improving post school outcomes that included: career awareness, community experiences, exit exam requirements/high school diploma status, inclusion in general education, interagency collaboration, occupational courses, paid work experience, parental involvement, program of study, self-advocacy/self-determination, self-care/independent living, social skills, student support, transition program, vocational education, and work study (Test et al., 2009). This research showed that students who had exposure or instruction in these areas had a direct correlation to improved post school outcomes (Test et al., 2009). For example, a student who had the opportunity to take occupational courses, and passed the courses, showed improved post school outcomes in the area of employment (Test et al., 2009). Likewise, interagency collaboration with partners such as Vocational Rehabilitation, Work One, and other community-

based partners, showed positive effects for students in the domains of postsecondary education and employment. This list of predictors is critical because it gave researchers and educators a list of concepts/experiences that when students are exposed to them, they are proven to increase post school outcomes. Noted above each predictor ties to one of the three main domains of transition according to IDEA: postsecondary education, employment, and independent living. When programs showed that they met these predictors, they had better post school outcomes for students with disabilities. Test visualized the predictors being used to assess how current programs were doing, or to build a program by starting with ensuring that at least four of the predictors were met and then gradually building off of that (Test et al., 2009). In 2015, this list was expanded by the National Post-School Outcomes Center (2015) to include goal setting, parent expectations, travel skills, and youth autonomy. Goal setting includes the student being involved in the creation of the TIEP when it comes to vocational skills. Having the student involved lead to better post-school outcomes in employment and postsecondary education (National Post-School Outcomes Center, 2015). Having high expectations as a parent for the student to be involved in postsecondary education, employment, and independent living after high school showed a significant improvement in post school outcomes (National Post-School Outcomes Center, 2015). The travel skills include being able to access transportation within one's community whether that be to the store, a friend's house, or a job. Student's who showed independence in travel skills show improved outcomes in post school employment (National Post-School Outcomes Center, 2015).. Finally, students who showed high youth autonomy, or decision-making skills showed that they were more likely to be involved in post school education or employment (National Post-School Outcomes Center, 2015).

Curricula

Educators and researchers have developed more specific transitions curriculum over the years. One example of this type of curriculum is the Life-Centered Career Education Curriculum Programs (LCCE) developed by Brolin and Lloyd in 1979. This curriculum focuses around students with mild and moderate disabilities and emphasizes “the skills that the individual must know to become a more effective person” (Brolin & Lloyd, 1979/2004, p. 62). Some of the main topics in the model are daily living skills, personal-social skills, and occupational skills. For example, some daily living skills covered in the curriculum are counting money, budgeting, practicing basic first aid, preparing meals, following traffic rules, and dressing appropriately. These skills are necessary in order for students to be able to live day to day independently after high school and are the focus of the independent living domain in transitions. Personal-social skills include developing friendships, identifying interests, accepting/giving criticism and praise, communicating in emergencies, and demonstrating listening skills. Having strong personal-social skills allows for students to build effective relationships whether that is in a work or social environment. Personal-social skills cross all three of the big domains: education, employment, and independent living. Students will have to develop relationships with employers and co-workers in employment, professors/instructors and classmates in postsecondary education, and friendships are key in independent living. Lastly, some examples of occupational skills in the curriculum include applying for a job, interviewing for a job, demonstrating job safety, recognizing the importance of punctuality and attendance, and working with others. This set of skills links directly to the employment domain of transitions. Occupational skills help a student to succeed in some type of employment post high school. Also in this model, transition planning begins as early as preschool. It is stressed that this program needs the assistance of not only the

school personnel, but also the family and the community in order to be successful (Brolin & Lloyd, 1979/2004). One unique feature of this curriculum is that it also puts focus on the many unpaid work roles necessary to adult life (tasks associated with being married, living in a family, raising a family, being a good neighbor, etc.) (Brolin & Lloyd, 1979/2004). In this approach to the LCCE program, teachers create their own lesson plans from the guidelines provided. This allows the teachers to still be creative and make sure that the lessons are individualized to fit their students' exact needs, while also ensuring that their students are getting the content and experiences they need for transitions.

Kochhar-Bryant and Greene developed another approach to transition planning and curriculum known as Transition Pathways. Transition pathways focus on long-term goals. There are four pathways that provide a structure to help teachers, parents, and students make decisions (Kochhar-Bryant & Greene, 2009). The first pathway is the academic/postsecondary education pathway, which is for students who plan to attend a two or four-year college. This pathway puts the transition planning focus on postsecondary education. Next, the career-technical training pathway is for students who want to go to vocational or technical school. This pathway emphasized postsecondary education as well as employment. Then, there is the employment pathway. This pathway focuses on an end goal of competitive employment. Lastly, the supported setting pathway focuses on competitive or supported employment and independent or supported living. The domain this pathway focuses on the independent living domain and the basic skills that a person needs to live day to day on their own. The four pathways are aligned with the three domains that are required according to IDEA: independent living, employment, and postsecondary education. The pathways feed directly into the three domains. Identifying a pathway allows the educator to tailor instruction to the specific needs of the student while

keeping an end goal in mind. The main focus of this method is backwards planning, or planning that begins with setting postsecondary goals (Kochhar-Bryant & Greene, 2009). For example, early on in the transitions process, the student would set a goal such as going to college upon graduation; this would qualify the student to be on the academic/postsecondary education pathway. After that, transition programming for this student would be planned starting with the goal and working backwards to figure out what skills needed to be taught and learned before the student could reach the goal. This type of planning allows the process to be very student centered and individualized in order to meet the student's needs. This model also aligns with efforts and emphasis noted in College and Career Readiness, efforts that the state of Indiana is making in order to prepare all students for life after high school.

New curriculums and ideas about transition programming are being released all the time. Centers such as the Indiana Transition Resource Center are crucial resources for special education teachers at the state level. Other sources would be the IRIS Center, the National Technical Assistance Center on Transition (NTACT), Pacer's National Parent Center on Transition and Employment, and The National Dropout Prevention Center.

Conclusion

Even with all of the research, curriculums and models available, there is still a disconnect between what could be achieved and what is being done. For example, according to the NTLS2 study, eight years after graduation only 60.2% of students with disabilities in the study were currently employed and only 60.1% of the students from the study had been involved in postsecondary education at some point since graduation. (Newman et al., 2011). This data shows that over half of students had some sort of experience in postsecondary education, and just over half were employed at the current time of the survey, but just over half is not a majority and

leaves much room for improvement. Some teachers implement amazing transitions programs whereas others do hardly anything at all. Richard Roessler noticed this inconsistency and outlined three recommendations for teachers when it comes to transition planning. First, he stressed that it is critical to do quality assessments to determine student transition goals. Second, he said that the perspectives of both parent and student should be involved. Lastly, he said that TIEP's need to focus on crucial life skills such as financial literacy instead of academic goals (Roessler, 2000). Teachers need to keep these three recommendations in mind when they choose or build a transitions curriculum.

Teachers will need to take responsibility for the post school outcomes of their students in order to bridge the gap between the requirements of the TIEP and the content that is taught in the classroom that the students need to be successful after high school. In order to bridge this gap, teachers need to seek out information about successful transition programs. This includes the different types of curriculums, the predictors of positive post-school outcomes, and other key research in the field. Then, the teachers have to take this information and apply it to practice. Students will not be successful unless teachers present them with the opportunities that they need to learn and grow. This thesis and artifact give teachers the opportunity to do just that. The written portion lays out highlights of key research in the field of transition, and then the unit takes that information and applies it in order to create a practical, inexpensive tool for teaching transitions.

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Appendix Unit Outline

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Topic One: Career Awareness	Day	Activities/Strategies	Standards	Teacher Resources
	1	Introduce career awareness -Discuss definition of careers -Brainstorm careers and compile a list	PCC-2.4	Comparing careers and jobs: http://www.diffen.com/difference/Career_vs_Job
	2	Continue career awareness -Discuss the differences between part time and full time jobs -Discuss benefits of full time jobs -Discuss salaries verses hourly pay	PCC-2.3	Bureau of Labor Statistics Website: www.bls.gov Salaries/Hourly: https://www.thebalance.com/salary-vs-hourly-employee-397909 Part time/Full time: http://www.snagajob.com/resources/part-time-hours-vs-full-time-hours/ Benefits: http://work.chron.com/fulltime-benefits-vs-parttime-benefits-18972.html
	3	Continue career awareness -Discuss training/education requirements -Discuss job outlook	PCC-2.3	www.bls.gov
	4	Career Research -Students should pick 2-5 careers that interest them to research.	11-12.W.5 PCC-2.3 PCC-2.4	Graphic organizer-See example following unit www.bls.gov
	5	Conference with students to discuss the careers that they have researched. -Work on finding realistic options without crushing dreams.	PCC-1.2 PCC-2.3	

Topic Two: Assessments	Day	Activities/Strategies	Standards	Teacher Resources
	1	Have students fill out at least two career interest assessments and a financial responsibility assessment. Send an assessment home for parents to fill out. To find appropriate assessments, use the online transition assessment matrix to search by disability category, transition domain, and age.	PCC-1.2	Transition Assessment Matrix: https://instrc.indiana.edu/transition-resources/transition-matrix.html
	2	Conference with students about the assessment results. Compare the results to the careers that they have researched. Have the student pick one career (or two if needed) to focus on for the rest of the unit.	PCC-1.2	www.bls.gov *Two careers if student has two valuable interests, or if student has one unrealistic also provide one realistic option to work on as well.
	3	Use this information in the student's annual TIEP case conference. Discuss the results of the assessments with the parents and set goals for the rest of the unit with the student and parents.	PCC-1.2	
Topic Three: College	Day	Activities/Strategies	Standards	Teacher Resources
	1	Have the students give their perspectives on college. Discuss what college is and why it is important.	PCC-3.2	What is College/Is College Right for You?: https://bigfuture.collegeboard.org/get-started/know-yourself/college-what-its-all-about-and-why-it-matters
	2	Discuss the differences between high school and college and how to advocate for oneself at college when it comes to disabilities. -Discuss IEP versus 504	PCC-3.2	Websites that talk about student disability services at the collegiate level: https://www2.ed.gov/about/offices/list/ocr/transition.html http://www.bestcolleges.com/resources/disabled-students/

Topic Three: College	3	Discuss what kinds of degrees you can get from different colleges and the different types and costs of college.	PCC-3.2 PCC-3.4	Websites that list the types of degrees: https://bigfuture.collegeboard.org/find-colleges/college-101/quick-guide-your-college-degree-options http://study.com/different_degrees.html
	4	Talk about FAFSA and how to afford college.	PCC-3.4	FAFSA infographic-see example following unit Financial Aid Info: https://www.nerdwallet.com/blog/loans/student-loans/fafsa-financial-aid-options/ Video that walks students through completing the FAFSA: https://www.finaid.ucsb.edu/fafsasimplification/step5.html
	5	Have the students do research on different colleges and pick 1-3 that interest them and would be a good fit for them. -Depending on age of students, have students find/fill out applications for these schools *The next portion on job applications is also applicable to college applications, so if a student is filling one out, have them do it during the next part of the unit.	PCC-3.2 PCC-3.4	College Match App: https://itunes.apple.com/us/app/college-match/id922515855?mt=8

Topic Four: Job Applications	Day	Activities/Strategies	Standards	Teacher Resources
	1	Discuss job applications and what they are used for (which jobs get a typical application and which careers use resumes).	11-12.W.1	Differences in Applications/Resumes: https://www.job-hunt.org/veterans-job-search/job-application-vs-resume.shtml http://feather-communications.com/blog/key-differences-between-a-job-application-and-a-resume/
	2	Show examples of good and bad job applications. Discuss the usual elements of a job application (education, work history, references, and personal information). -Create examples using the blank application	11-12.W.1	Example job application: https://www.id.uscourts.gov/Content_Fetcher/index.cfm/Sample_Job_Application_376.pdf?Content_ID=376 Tips on filling out job applications: https://goodprospects.goodwill.org/build-skills/apply-jobs/twelve-steps-successful-job-application
	3	Fill out a job application as a class. Discuss what is appropriate information to include in job applications as you model filling out the application.	11-12.W.1	Example lesson plan with do's and don'ts for job applications: http://www.scholastic.com/teachers/lesson-plan/applications-and-interviews
	4	Have students independently fill out a job application of their choosing. This one will be a rough draft.	11-12.W.1	*Collect job applications from local businesses or challenge students to find one that they want to fill out.
	5	Provide feedback on the job application that the student filled out and have them fill out a final copy from the corrected draft copy.	11-12.W.1	Grade rough and final application based completion and accuracy. Average the two grades or accept the higher grade.

Topic Five: Resumes	Day	Activities/Strategies	Standards	Teacher Resources
	1	Discuss resumes/cover letters and how they are typically used. Show examples of good resumes and cover letters.	11-12.W.1	Example resumes: https://www.monster.com/career-advice/article/sample-resumes-by-industry Example Cover letters: https://icc.ucdavis.edu/materials/cover-letters-samples.htm
	2	Create a resume and cover letter as a class to show what information goes in which section, what is appropriate information, what is correct formatting, and how to use the template.	11-12.W.1 PCC-1.2	Resume generator and examples: http://www.readwritethink.org/classroom-resources/lesson-plans/resumes-cover-letters-high-30847.html http://www.myfuture.com/careers/tools-checklists/resume-builder How to write a cover letter: https://www.monster.com/career-advice/article/sample-cover-letter
	3	Have students bring in information to complete a resume using the resume generator. This will be a rough draft.	11-12.W.1 PCC-1.2	*Grade resume using a rubric-see example following.
	4	Have the students write a cover letter. This will be a rough draft.	11-12.W.1	*Grade cover letter using a rubric (the same rubric as above)
	5	Provide feedback on the rough drafts of the resumes and cover letters. Allow students time for corrections and then collect the final copies.	11-12.W.1 PCC-1.2	*Grade the final copies and average the scores or take the better of the two scores.

Topic Six: Interviews	Day	Activities/Strategies	Standards	Teacher Resources
	1	Introduce interviewing and when it is used. Show videos of good and bad interviews and have students compare them.	PCC-7.5 AH.4.1 11-12.SL.1	Interview Videos: https://www.youtube.com/watch?v=GmzYrjAsDng https://www.youtube.com/watch?v=Gww2vrIhjeU
	2	Talk about typical interview questions. Have students brainstorm answers.	PCC-7.5 AH.4.1 11-12.SL.1	Common questions and advice for answers: https://www.themuse.com/advice/how-to-answer-the-31-most-common-interview-questions Example lesson plan including commonly asked questions: http://www.fehb.org/Classes/AEC/AECCulArts/pdfFiles/Job%20Interviewing%20Skills%20Lesson%20Plan.pdf
	3	Talk about good interview etiquette: how to dress, handshakes, and how to follow up.	PCC-7.5 AH.4.1 11-12.SL.1	Interview Etiquette: https://www.themuse.com/advice/the-10-rules-of-interview-etiquette
	4	Have the students do mock interviews with each other to practice answering the common questions. Have the students assess each other and float around to give advice.	PCC-7.5 AH.4.1 11-12.SL.1	Interview grading rubric: http://csb.uncw.edu/cen/documents/mockinterviewRubric-2.pdf
	5	Have students do interviews with community members. Use a rubric for the interviewer and the teacher to grade the student. Conference with the student afterward about strengths and weaknesses.	PCC-7.5 AH.4.1 11-12.SL.1	*Same rubric as above

Topic Seven: Insurance and Taxes	Day	Activities/Strategies	Standards	Teacher Resources
	1	Introduce insurance. Discuss its purpose and why it is important to have insurance.	12-5.2.1	Why insurance: https://www.thebalance.com/insurance-basics-why-do-i-need-insurance-1289684
	2	Discuss the types of insurance: health, property, life, disability, and liability insurance.	12-5.2.1	Types of insurance: https://www.moneyinstructor.com/insurancelessons.asp http://www.investopedia.com/financial-edge/0212/4-types-of-insurance-everyone-needs.aspx
	3	Have students research insurance providers. Compare and contrast (Use a Venn diagram). (Focus on one type such as auto or health).	12-5.2.1	Auto insurances: www.geico.com www.progressive.com www.statefarm.com/autoinsurance Health insurances: www.aetna.com www.uhc.com www.bcbs.com
	4	Introduce taxes. Define what taxes are and what they are used for.	12-3.1.1	What are taxes: http://wonderopolis.org/wonder/why-do-you-have-to-pay-taxes
	5	Discuss what taxes are and types of taxes: state, federal, property, sales.	12-3.1.1	Types of taxes: https://www.debt.org/tax/type/

Topic Eight: Checks	Day	Activities/Strategies	Standards	Teacher Resources
	1	Discuss the types of checks (checks you pay with, cashier's check, paychecks, etc.). Show some examples of each type of check and talk about when to use each type.	12-3.3.2	Checks you pay with: https://www.sapling.com/7174994/different-types-checks Example paycheck: http://www.pay-stubs.com/sample-pay-stub/
	2	Show example paychecks to students. Have them practice reading a paycheck.	12-3.3.2	Examples of paychecks: http://www.themint.org/teens/decoding-your-paycheck.html
	3	Model how to fill out a check. Work on things such as writing the number out in expanded form and signing in cursive. Have students fill out checks independently. Discuss how to use a routing number to fill out direct deposit information.	12-3.3.2	How to write a check and completed example: http://www.enchantedlearning.com/economics/checks/ Blank check template: http://www.educationworld.com/tools_templates/template_kid_check.doc
Topic Nine: Budgeting	Day	Activities/Strategies	Standards	Teacher Resources
	1	Introduce budgeting. Discuss the benefits of budgeting.	12-3.1.1 12-3.1.2	What is budgeting: http://www.mymoneycoach.ca/budgeting/what-is-a-budget-planning-forecasting Benefits of budgeting: http://www.budgetingincome.com/10-benefits-of-budgeting-your-money/

Topic Nine: Budgeting	2	Show the students how a budget is created. Start by talking through a completed budget. Make sure to tie in previous topics such as insurance, paychecks, and taxes.	12-3.1.1 12-3.1.2	Examples of completed budgets: https://www.smartsheet.com/top-excel-budget-templates
	3	Make a budget with the students as an example. Estimate numbers for each expense/income.	12-3.1.1 12-3.1.2	Budget templates: https://www.mint.com/budgeting-3/simple-budget-template-budgeting-made-easy
	4	Have the students create a budget. Depending on time/readiness, give students amounts for incomes/expenses or have them use the internet to find average amounts for incomes or expenses.	12-3.1.1 12-3.1.2	*Same templates as above
	5	Have students write about the importance of budgeting and how they can budget now.	11-12.W.1	
Topic Ten: Reality Game	Day	Activities/Strategies	Standards	Teacher Resources
	1	Have the students figure out their salary based on the career they have been researching. Also, have students figure out their deductions from taxes. Next, students will cycle through a series of 10 stations that focus on expenses. The stations do not have to be in a specific order as long as the student keeps track of what the balance they have is after each station. The stations include, but are not limited to: housing, transportation, insurance, utilities, groceries, clothing, life's surprises, and leisure expenses. If time allows have students go to one or two stations.	12-3.6.1 12-3.1.2 12-3.3.2	Bureau of Labor Statistics Occupational Outlook Handbook for salary information: https://www.bls.gov/ooh/ Information about reality store programs that are offered by companies: http://www.infbpw.org/programs/Reality-Store.pdf http://moneymattersmakeitcount.com/pages/RealityStore.aspx https://kids.usa.gov/watch-videos/money/reality-store/index.shtml

Topic Ten: Reality Game	2	Have students go to three or four more stations.	12-3.6.1 12-3.1.2 12-3.3.2	Various reality store set ups and student materials: http://www.schenectadybpw.org/attachments/001_Reality%20Store.pdf https://www.ncsu.edu/meridian/summer2009/caniglia/print.html https://ncsu.edu/meridian/summer2009/caniglia/02.htm
	3	Have students go to three-four more stations.	12-3.6.1 12-3.1.2 12-3.3.2,	See example following unit: sheets for each station and student response worksheet
	4	Have students finish stations. Make sure that students have filled in all required areas and visited all required stations.	12-3.6.1 12-3.1.2 12-3.3.2	*Grade student packet for completion and correct calculations
	5	Have students write about the experience. Focus on if the job they picked supports the lifestyle that they want. Meet with each student to discuss their experience and what they have written.	11-12.W.5	

Standards

These are some basic standards that are covered in the unit. Other interdisciplinary standards can be added.

Financial Literacy

- 12-3.1.1: Create a budget a basic budget with categories for income, taxes, planned savings, and fixed and variable expenses.
- 12-3.1.2: Demonstrate budgeting to manage spending and achieve financial goals.
- 12-3.3.2: Demonstrate skill in basic financial tasks, including bill payments, check writing, reconciling checking and debit account statements, and monitoring printed and online account statements for accuracy.
- 12-3.6.1: Analyze ways to modify spending practices to achieve financial goals.
- 12-5.2.1: Analyze the amount of coverage a person needs for health, property, life, disability, and liability insurance.

English/Language Arts

- 11-12.W.5: Conduct short as well as more sustained research assignments and tasks to build knowledge about the research process and the topic under study.
 - Present information, choosing from a variety of formats.
- 11-12.SL.1: Listen actively and adjust the use of spoken language (e.g., conventions, style, vocabulary) to communicate effectively with a variety of audiences and for different purposes.
- 11-12.W.1: Write routinely over a variety of time frames for a range of tasks, purposes, and audiences; apply reading standards to support analysis, reflection, and research by drawing evidence from literature and nonfiction texts.

Preparing for College and Careers

- PCC-1.2: Analyze personal aptitudes, traits, interests, attitudes, and skills
- PCC-2.3: Evaluate selected careers and pathways for education requirements, working conditions, benefits, and opportunities for growth and change
- PCC-2.4: Use appropriate technology and resources to research and organize information about careers
- PCC-3.2: Examine public and private colleges and other postsecondary educational options
- PCC-3.4: Demonstrate knowledge of the cost of postsecondary educational options and various financial aid options
- PCC-7.5: Demonstrate standards of personal appearance, attire, grooming, and etiquette appropriate for specific school, life and career settings

Health/Social Skills

- AH.4.1 Use skills for communicating effectively with family, peers and others to enhance health.

Example Lesson Plan #1

Subject & Topic	Type of Lesson	Setting
<p>Topic One: Career Awareness</p> <p>Day Four</p>	<input type="checkbox"/> small group <input checked="" type="checkbox"/> whole group <input type="checkbox"/> individual <input type="checkbox"/> centers/stations <input type="checkbox"/> cooperative learning <input type="checkbox"/> direct instruction <input type="checkbox"/> other -	<input checked="" type="checkbox"/> Resource Room <input type="checkbox"/> Self-Contained classroom <input type="checkbox"/> General Education classroom <input type="checkbox"/> Other -
Standards <p>PCC-2.4: Use appropriate technology and resources to research and organize information about careers</p> <p>PCC-2.3: Evaluate selected careers and pathways for education requirements, working conditions, benefits, and opportunities for growth and change</p>		
Instructional Objective (must be measurable; behavior, condition, criterion) <p>When provided with a graphic organizer, students will use the Bureau of Labor Statistics and/or other websites to research careers and record basic facts about three careers with 90% completion of organizers and accuracy of information.</p>		
Resources <p>Bureau of Labor Statistics Website: http://www.bls.gov</p>	Materials <p>-Graphic organizer -Computers/iPads for Internet research</p>	
Prerequisite Skills (list in sequence, easy to difficult) <p>-Beginning Career Awareness such as knowing the definition of a career, difference between a job and a career, the difference between working full and part time, the difference between hourly pay and a salary, and knowing how to find job outlook.</p>		
Strategies & Activities		
Motivation/Attention Getter <p>Ask students to share their dream job or careers that interest them.</p>		
Anticipatory Set (activating background knowledge) <p>Have students brainstorm questions that they would like to ask about the jobs that interest them (i.e., pay, hours, education requirements). Then let them know they will now be doing research to find out these answers.</p>		
Objective in student-friendly terms <p>Students will do research on three careers/jobs that interest them.</p>		
Strategies/activities <p>The teacher will provide websites for the research such as the Bureau of Labor Statistics for research and then walk through the website. The teacher can fill out one graphic organizer as an example (give teaching as an example career) so students know what is expected and where to find what information. Students will then fill out three graphic organizers (see attached for example) that provide basic information about jobs that</p>		

interest them. While they are doing this, the teacher can float around the room to keep students on task and help with any questions.

Closure

The teacher will conference with each student as they turn in their work. The teacher will work on having the student pick one career to focus on for the remainder of the unit. Try to make this career as realistic as possible without crushing any dreams.

Evaluation: Formative & Summative

Graphic organizer will be checked for 90% accuracy based on completion and accurate facts.

Accommodations

Read aloud software for any students who need it. Offer a digital version of the graphic organizer for typing.

Note: Lesson plan example can be adapted as needed.

Example Career Research Graphic Organizer

Name of Career	
What do they do?	
What is the average pay?	
How do you become one? What training/education is required?	
What is the job outlook?	
What is the work environment like?	
What is a similar occupation?	

Example Lesson #2

Subject & Topic	Type of Lesson	Setting
Topic Two: Assessments Day One	<input type="checkbox"/> small group <input checked="" type="checkbox"/> whole group <input type="checkbox"/> individual <input type="checkbox"/> centers/stations <input type="checkbox"/> cooperative learning <input type="checkbox"/> direct instruction <input type="checkbox"/> other -	<input checked="" type="checkbox"/> Resource Room <input type="checkbox"/> Self-Contained classroom <input type="checkbox"/> General Education classroom <input type="checkbox"/> Other -
Standards PCC-1.2: Analyze personal aptitudes, traits, interests, attitudes, and skills		
Instructional Objective (must be measurable; behavior, condition, criterion) When presented with an assessment, students will complete the assessment with 100% accuracy to identify at least one strength, one weakness, and one interest in career awareness and financial responsibility.		
Resources Transition Assessment Matrix-input age, disability label, and transition domain to see suggested transition assessments: https://instrc.indiana.edu/transition-resources/transition-matrix.html	Materials -At least two assessments chosen from the matrix for each student that focuses on career awareness/skills (a good example is Career Clueless, a career interest inventory) -At least one assessment chosen from the matrix for each student that focuses on financial responsibility -Exit Ticket	
Prerequisite Skills (list in sequence, easy to difficult) Students need basic career awareness such as such as knowing the definition of a career, difference between a job and a career, the difference between working full and part time, the difference between hourly pay and a salary, and knowing how to find job outlook.		
Strategies & Activities		
Motivation/Attention Getter Have students each write down three jobs/careers. Collect the papers and type them into a word cloud generator such as wordle.com. Share the word cloud with the student and talk about different types of careers and the fact that different careers require different skills.		
Anticipatory Set (activating background knowledge) Review the definition of job and career that was discussed previously.		
Objective in student-friendly terms Students will learn about their strengths, weaknesses, and interests in careers and financial responsibility.		
Strategies/activities Tell students they will be completing three interest inventories/assessments today including the Career Clueless assessment (see following). These activities will help them see what skills/interests that they have and what jobs line up with those kinds of skills and		

interests. Let them know that one of the activities will be focused on the skills you need to be successful living by yourself and budgeting money.

Fill out (at least partially) each of the assessments as a model for the students. Talk through it as you fill it out and then talk about how to interpret the results.

Hand out the first assessment to all students. Allow them to work anywhere in the room as long as they are quiet and busy. After they finish each assessment they should turn it in to the teacher to be checked for accuracy and a quick discussion of the results. The teacher will then give the student the next assessment if the first one is completed.

After the student's last assessment, give him/her the exit ticket to use as a reflection on the activities that were completed.

Closure

Meet individually with each student as they finish at his or her own pace and discuss the exit ticket with them. Have them share something they were surprised to see the assessment said about them.

Maintenance & Generalization

Use the information and have the student prepare a PowerPoint or presentation for their TIEP conference that covers their strengths, weaknesses, and interests when it comes to careers and financial responsibility.

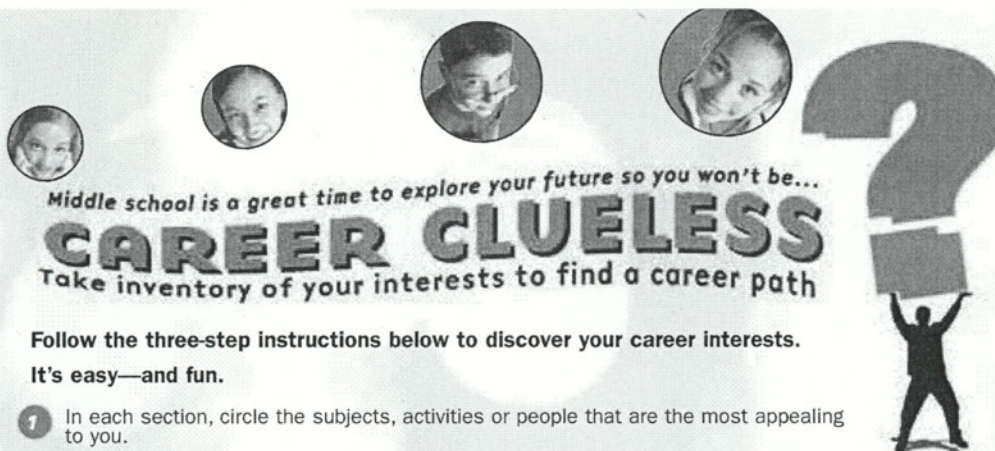
Evaluation: Formative & Summative

Review the assessments for completion. Evaluate the exit ticket the students completed listing at least one strength, weakness, and interest.

Accommodations

Scribes or electronic forms for students with accommodations.

Note: Lesson plan example can be adapted as needed.



Follow the three-step instructions below to discover your career interests.

It's easy—and fun.

- 1 In each section, circle the subjects, activities or people that are the most appealing to you.
- 2 Count the number of items you circled in each section. Write this number at the end of each section.
- 3 Write the letters from the three sections containing the highest numbers below, from greatest to smallest. This is your **career code**.

R

Farming
Auto mechanics
Carpentry
Setting type for a print job
Wildlife biology
Building things
Fixing electrical things
Driving a truck

TOTAL R=_____

I

Advanced math
Astronomy
Physics
Using a chemistry set
Being in a science fair
Doing puzzles
Building rocket models
Working in a science lab

TOTAL I=_____

A

Being in a play
Drawing or painting
Foreign languages
Reading about art or music
Going to concerts
Fashion design
Creative writing
Playing an instrument

TOTAL A=_____

E

Talking with people at a party
Working on a sales campaign
Buying materials for a store
Selling a product
Being with leaders
Being elected class president
Giving speeches
Talking to sales persons

TOTAL E=_____

S

Studying foreign cultures
Community service
Teaching children
Helping people
Making new friends
Attending sports events
Belonging to a club
Working with elderly people

TOTAL S=_____

C

Word processing on a computer
Using a cash register
Working 9 to 5
Typing reports
Following a budget
Using business machines
Keeping detailed reports
Filing letters and reports

TOTAL C=_____

MY CAREER CODE

10

8th Grade

CAREER CODES:

R

REALISTIC

Realistic people have athletic or mechanical abilities. They usually like to work outdoors with objects, machines, tools, plants or animals.

Auto body repairer	Electrician
Landscaper	Farmer
Cabinet maker	Mechanic
Commercial driver	Surveyor

I

INVESTIGATIVE

Investigative people like to observe, learn, investigate, analyze, evaluate or solve problems.

Engineer	Meteorologist
Chemist	Doctor
Biologist	Pharmacist
Fire investigator	Veterinarian

A

ARTISTIC

Artistic people have innovative or intuitive abilities. They usually like to work in an unstructured situation, using their imagination or creativity.

Actor/Actress	Interior decorator
Architect	Musician
Composer	Stage director
Dancer	Writer

S

SOCIAL

Social people like to work with others. They like to inform, enlighten, help, train, develop or cure people. They also may be skilled with words.

Teacher	Athletic trainer
Counselor	Dental hygienist
Psychologist	Physical therapist
Speech therapist	Probation officer

E

ENTERPRISING

Enterprising people also like to work with people, but they like to influence, persuade, or perform. They like to lead or manage for organizational goals or economic gain.

Sales person	Manager
Buyer	Lawyer
Flight attendant	Insurance agent
Cosmetologist	Travel agent

C

CONVENTIONAL

Conventional people like to work with data, have clerical or numerical ability and pay attention to detail.

Accountant	Receptionist
Air traffic controller	Secretary
Computer operator	Tax preparer
Telephone operator	Mail carrier

Do you feel that you fit?

It's OK if you don't think you fit any of the results above. Most occupations include more than one career code letter. For example, while doctors are mainly investigative, they also fall within the social and artistic areas. Interest inventories can help you explore career ideas that may not have occurred to you, but they are not meant to limit your choices.

Now what?

- 1 Talk to your school counselor about your preferences and career options.
- 2 Drop your career code into the RIASEC Entry tool at www.learnmoreindiana.org.
- 3 Investigate your career options through the Learn More College Connection, www.learnmoreindiana.org.

Record your career code in your Indiana Guidance Portfolio.

Exit Ticket

Name at least one strength from the assessments:

Name at least one area that needs improvement (one weakness) according to the assessments:

Name at least one are of interest you have from the assessments:

Name at least one strength from the assessments:

Name at least one area that needs improvement (one weakness) according to the assessments:

Name at least one are of interest you have from the assessments:

Example Lesson Plan #3

Subject & Topic	Type of Lesson	Setting
<p>Topic Three: College</p> <p>Day Four</p>	<input type="checkbox"/> small group <input checked="" type="checkbox"/> whole group <input type="checkbox"/> individual <input type="checkbox"/> centers/stations <input type="checkbox"/> cooperative learning <input type="checkbox"/> direct instruction <input type="checkbox"/> other -	<input checked="" type="checkbox"/> Resource Room <input type="checkbox"/> Self-Contained classroom <input type="checkbox"/> General Education classroom <input type="checkbox"/> Other -
Standards PCC-3.4: Demonstrate knowledge of the cost of postsecondary educational options and various financial aid options		
Instructional Objective (must be measurable; behavior, condition, criterion) Students will be able to identify and describe three financial aid options for college with 100% accuracy.		
Resources Financial Aid Information such as what is financial aid, how to qualify, where to get financial aid, types of financial aid, how to find out what you have been awarded, and what types of aid are the best: https://www.nerdwallet.com/blog/loans/student-loans/fafsa-financial-aid-options/ Video that walks students through completing the FAFSA application: https://www.finaid.ucsb.edu/fafsasimplification/step5.html	Materials -FAFSA infographic -Sheets of paper with the five different types of aid listed one per sheet in big font	
Prerequisite Skills (list in sequence, easy to difficult) Students need an understanding of the cost of different types of colleges (i.e. private colleges, public colleges, in state colleges, and out of state colleges).		
Strategies & Activities		
Motivation/Attention Getter Set up a hook to get the kids interested. Write the words "FREE MONEY: JUST ASK ME HOW" on the board. When class starts, casually do not say anything about it and wait for someone to ask. When they ask, give them the answer that today we are talking about how to get money to pay for college.		
Anticipatory Set (activating background knowledge) Ask students to give suggestions of how they think they can or will pay for college.		

Objective in student-friendly terms

Students will learn about ways to help pay for college.

Strategies/activities

Ask the students if they have ever heard of the FAFSA? If yes, have them help create a definition, if no, provide them with the information: free application for federal student aid.

Pass the FAFSA Infographic out to the students. Explain the information from the graphic to the students. Describe the differences between scholarships, grants, subsidized loans, and unsubsidized loans. Make sure to also discuss the 21st Century Scholars program.

As a review activity, the teacher will have papers hanging around the room with the different types of aid on them (21st Century Scholars, Pell grants, subsidized loans, unsubsidized loans, and scholarships). All the students will stand up in the middle of the classroom. The teacher will read a quick description of one type of aid. The students will have to go the part of the room that is designated for that type of aid.

Provide students with the two websites from above and refer them to the guidance counselors to help with postsecondary education financial decisions as well.

Closure

Have students return to their seats and answer an exit ticket question for the day. Ask them to describe three types of aid that can help pay for college.

Evaluation: Formative & Summative

Evaluate the exit ticket for three types of aid listed and a 100% correct description of each type.

Accommodations

Students with writing difficulties will be allowed a scribe or able to type responses.

Note: Example lesson plan can be adapted as needed.

\$ FAFSA \$

Financial Aid

Financial aid is money that can help you pay for college. Some aid needs to be paid back or earned, and some aid is a gift. This money is available to all kinds of people. Financial Aid can be used at almost any college or university.

Types of Aid



- Pell Grant: Money the government provides for students who need it to pay for college. Grants, unlike loans, do not have to be repaid.
- Subsidized loan: The interest on subsidized loans is paid by the federal government while the student is in school and during authorized deferment.
- Unsubsidized loan: For unsubsidized Stafford Loans, students are responsible for all of the interest that accrues while the student is enrolled in school.



The deadline is March 10th every year in Indiana

3.10

Factors for how much you get:

Date of application, test scores, scholarship interview, financial situation, parent's income, school of choice, etc.



Takes about 30 minutes to fill out.



Must maintain good grades to stay eligible.



Must complete FAFSA every year

Exit Ticket

What are three types of financial aid?

What are three types of financial aid?

Example Lesson Plan #4

Subject & Topic	Type of Lesson	Setting
Topic Four: Job Applications Day Two	<input type="checkbox"/> small group <input checked="" type="checkbox"/> whole group <input type="checkbox"/> individual <input type="checkbox"/> centers/stations <input type="checkbox"/> cooperative learning <input type="checkbox"/> direct instruction <input type="checkbox"/> other -	<input checked="" type="checkbox"/> Resource Room <input type="checkbox"/> Self-Contained classroom <input type="checkbox"/> General Education classroom <input type="checkbox"/> Other -
Standards 11-12.W.1: Write routinely over a variety of time frames for a range of tasks, purposes, and audiences; apply reading standards to support analysis, reflection, and research by drawing evidence from literature and nonfiction texts.		
Instructional Objective (must be measurable; behavior, condition, criterion) Students will compare and contrast a good and bad job application by listing at least three good qualities and three mistakes with 100% accuracy.		
Resources Blank sample job application for class/students to fill out: https://www.id.uscourts.gov/Content_Fetcher/index.cfm/Sample_Job_Application_376.pdf?Content_ID=376 Tips on filling out successful job applications: https://goodprospects.goodwill.org/build-skills/apply-jobs/twelve-steps-successful-job-application		Materials -Three sets of good and bad examples of completed job applications. -Blank paper for students
Prerequisite Skills (list in sequence, easy to difficult) Students need to know the purpose and importance of a job application.		
Strategies & Activities		
Motivation/Attention Getter Have a good and a bad job application (use a bad one that may not appear to be poorly done right off the bat- for example: have references that are family members, lie about an award, leave out an afterschool activity) on the board and after the bell rings, instruct the students to examine the two applications and put a sticky note next to the one that they think is best.		
Anticipatory Set (activating background knowledge) Ask students what they think goes on a job application.		
Objective in student-friendly terms Students will learn how to tell a high quality job application from a poor job application.		
Strategies/activities Start by telling the students which application on the board was the good one, and which was the one that was poorly done. Then, walk the students through the reasoning. This is an introduction to job applications so be thorough. Start with personal/contact information, then talk through work history, references, and open ended questions. Tell students about common		

mistakes such as poor handwriting, missing a part, and being too vague. Give students tips such as making sure to complete every section, only use references who are professional associates (no parents), and writing in black ink.

Next, put up two new job applications (one good and one bad) work on comparing and contrasting the two applications using a t-chart. Make sure to have at least five good qualities and five bad qualities listed.

Finally, put a third set of job application up on the board. Have the students use the blank paper to make a t-chart and list at least three good qualities they see and three bad qualities they see on the resumes. Then, have the students write a paragraph comparing the two job applications.

Closure

Have the students share out some of the good and bad attributes that they observed and wrote about in their paragraph.

Maintenance & Generalization

Leave the t-chart the class created up on the board as a reference when the students begin to fill out their own job application later on in the unit and possibly later on in the year.

Evaluation: Formative & Summative

Evaluate the written paragraph to make sure it lists at least three positive qualities observed and three poor qualities.

Accommodations

Students with writing difficulties will be given the opportunity to use a scribe or respond by typing.

Note: Example lesson plan may be adapted as needed.

Example T-chart

High Quality Job Application	Poor Job Application

Example Lesson Plan #5

Subject & Topic	Type of Lesson	Setting
Topic Five: Resumes Day Three	<input type="checkbox"/> small group <input checked="" type="checkbox"/> whole group <input type="checkbox"/> individual <input type="checkbox"/> centers/stations <input type="checkbox"/> cooperative learning <input type="checkbox"/> direct instruction <input type="checkbox"/> other -	<input checked="" type="checkbox"/> Resource Room <input type="checkbox"/> Self-Contained classroom <input type="checkbox"/> General Education classroom <input type="checkbox"/> Other -
Standards 11-12.W.1: Write routinely over a variety of time frames for a range of tasks, purposes, and audiences; apply reading standards to support analysis, reflection, and research by drawing evidence from literature and nonfiction texts. PCC-1.2: Analyze personal aptitudes, traits, interests, attitudes, and skills.		
Instructional Objective (must be measurable; behavior, condition, criterion) Students will create a resume for themselves that meets 90% of the criteria in the rubric.		
Resources Online resume generator that allows students to input information for a resume and then generates the information into a template: http://www.readwritethink.org/classroom-resources/lesson-plans/resumes-cover-letters-high-30847.html Motivation/Attention Getter video that has tips on resume writing: https://www.youtube.com/watch?v=MYaXN8j7rL8	Materials -Students should be bringing in information to complete the resume -Rubric for grading the resumes	
Prerequisite Skills (list in sequence, easy to difficult) Students need to know what a resume is, its purpose, and all the components of a resume (i.e. personal/contact information, education history, work history, activities, awards, and references).		
Strategies & Activities		
Motivation/Attention Getter Show students a quick video on tips for writing a resume. Anticipatory Set (activating background knowledge) Ask students to list the parts of the resume you discussed yesterday. Take a poll and see how many students brought in all the information they need for their own resume. Objective in student-friendly terms Students will create a resume.		

Strategies/activities

The teacher will lead a quick review about the parts of the resume and some do's and don'ts (covered in the previous lesson) for creating a strong resume. The teacher will let the students know that they will be creating their own resumes today using the generator that the teacher modeled for them yesterday. The teacher will review the rubric with the students so they know the expectations and what they need to do to get a good grade. Then the teacher will release the students to enter the information they brought in into the online resume generator. While the students are working, the teacher will float to help with technical writing and any questions that arise.

Closure

Meet with each student as they turn in their resume. Compliment at least one part of the resume.

Maintenance & Generalization

Have the students use their resume during the interview portion of the unit.

Evaluation: Formative & Summative

Evaluate the finished resume using the rubric.

Accommodations

Students with motor disabilities will be allowed a scribe.

Note: Example lesson plan may be adapted as needed.

Example Resume Rubric

	Unsatisfactory 0 points	Basic 5 points	Proficient 10 points	Distinguished 15 points
Resume: Personal and Contact Information	Personal/contact information is not present.	Personal/contact information is missing 3 or more parts.	Personal/contact information is missing 1-2 parts.	Personal/contact information includes name, e-mail, phone number, GPA, and address.
Resume: Work and Education History	Work/Education information is not present.	Work/Education information is missing 3 or more parts.	Work/Education information is missing 1-2 parts.	Work/Education information includes high school name, years attended, any job held, years attended, and tasks required.
Resume: Other Activities and Awards	Activities/Awards information is not present.	Activities/Awards information is missing 3 or more parts.	Activities/Awards information is missing 1-2 parts.	Activities/Awards information includes any extracurricular activity the student participated in, year completed, and tasks, as well as any awards the student has earned and year earned.
Resume: References	Student lists no references.	Student lists 1 reference, or references aren't professional.	Student lists 2 references that are professional, or is missing some contact information.	Student lists 3 or more professional references with appropriate contact information.
Cover letter	Cover letter is not present.	Cover letter is missing 3 or more parts.	Cover letter is missing 1-2 parts.	Cover letter contains inside address, greeting, at least two paragraphs, closing, and signature.
Mechanics	Cover letter and resume are not legible.	Cover letter and resume have more than 5 mistakes.	Cover letter and resume have 2-4 mistakes.	Cover letter and resume have 0-1 mistakes.

Example Resume From Online Generator

JOHN DOE

12345 W. Walnut Street
Indianapolis, IN 46735
(345)748-3958
johndoe@gmail.com

PROFESSIONAL EXPERIENCE _____

McDonald's, Indianapolis, IN
Cashier

7/16 - Present

Handled money and communicated well with others.

EDUCATION _____

Indianapolis High School, Indianapolis, IN
Core 40 Diploma

2017

OTHER INTERESTS _____

Football Team 2014-2017

SPECIAL ACCOMPLISHMENTS _____

Team Captain 2016
Leadership Award 2015

Example Lesson Plan #6

Subject & Topic	Type of Lesson	Setting
Transitions Topic Six: Interviews Day One and Two	<input type="checkbox"/> small group <input checked="" type="checkbox"/> whole group <input type="checkbox"/> individual <input type="checkbox"/> centers/stations <input type="checkbox"/> cooperative learning <input type="checkbox"/> direct instruction <input type="checkbox"/> other -	<input checked="" type="checkbox"/> Resource Room <input type="checkbox"/> Self-Contained classroom <input type="checkbox"/> General Education classroom <input type="checkbox"/> Other -
Standards 11-12.SL.1 Listen actively and adjust the use of spoken language (e.g., conventions, style, vocabulary) to communicate effectively with a variety of audiences and for different purposes. PCC-7.1 Demonstrate knowledge, skills, and attitudes needed for seeking employment <ul style="list-style-type: none"> • Career opportunity research • Personal and career portfolio • Interviewing • Networking PCC-7.2 Demonstrate knowledge and skills needed for effective communication in school, life and career settings		
Instructional Objective (must be measurable; behavior, condition, criterion) When given the ability to search the Internet, students will identify 10 common interview questions and provide answers to the questions that meet 80% of the checklist. When asked three questions by the teacher in a mock interview, the student will answer the questions with 70% accuracy of the interview checklist. When given video examples of good and bad interviews, the student will compare and contrast them by writing a paragraph that lists at least three qualities about good interviews and three qualities about bad interviews that meets 80% of the checklist.		
Resources -Video example of a good and bad interviews for station one https://www.youtube.com/watch?v=GmzYrjAsDng https://www.youtube.com/watch?v=Gww2vrIhjeU	Materials -Station 1 -Videos of good and bad interviews on iPads, computers, or TVs (see resources for links).	

<p>-Websites that contain common interview questions and some tips on how to give strong answers: https://www.youtube.com/watch?v=1mHjMNZZvFo http://theinterviewguys.com/top-10-job-interview-questions/ https://www.thebalance.com/top-interview-questions-and-best-answers-2061225</p> <p>Funny meme about interviews for attention-getter http://www.timetobreak.com/wp-content/uploads/2016/04/image22.jpeg</p>	<p>-Station 2 -The teacher runs this station. He/she will have a list of common interview questions and interview checklists. The teacher uses these questions to interview students and evaluates them with the checklist.</p> <p>-Station 3 -iPads or computers to search the Internet -Student packets for the stations based on readiness level to include instructions, graphic organizers, links to websites, etc. (See following)</p>
<p>Prerequisite Skills (list in sequence, easy to difficult) The students will have already had an introductory lesson about interviews that covered the basics such as what an interview is and what it is used for.</p> <p>Knowledge of the organizational strategy PROJECT P-Prepare your forms R-Record and ask O-Organize J-Jump to it E-Engage in the work C-Check your work T-Turn in your work</p>	
<p>Strategies & Activities</p>	
<p>Motivation/Attention Getter Show a funny meme about interviews.</p> <p>Anticipatory Set (activating background knowledge) Ask the students if anyone remembers what an interview is, and what it is used for?</p> <p>Objective in student-friendly terms Students will identify common questions asked in interviews, identify qualities of a good interview, and demonstrate good interviewing skills.</p>	
<p>Strategies/activities Inform students that today they will be working through some stations to learn more about interviews. They are going to learn common interview questions and brainstorm their own answers for them, practice a quick interview with me at another, and watch some good and bad interviews and write a comparison. While doing this, the students should keep in mind what career or job they are planning on interviewing for and tailor their answers to that job. Also, remind the students that they are preparing to do a mock interview with a community member and they want to make sure that they do their best</p>	

and impress the interviewer. The class will split into three groups of five. Each student will have his or her own packet to work on at each station, and each station will last 25 minutes so this will take two class periods. At this time the teacher will remind the students of the PROJECT strategy. Students will be given five minutes to complete the P, R, and O, portions that is prepare the forms for the stations by putting their name on it, recoding and asking any questions they have, and organizing themselves by finding their group and getting to their first station.

Station 1-Teacher Interview

-At this station, the teacher will talk to the group of five as a whole first. They will cover the elements on the interview checklist first and talk for about five minutes about what a good interview contains. Then, the teacher will ask each student at least three interview questions and grade them based off of the checklist. The teacher will differentiate the difficulty and depth of the questions asked. While the teacher is interviewing, the students can work on other parts of the packet that they need to finish, or in the case of the first group, they can read quietly while they wait.

Station 2-Good/Bad Interviews Comparison

-At this station, the students will be given two links to YouTube videos that show good interviews and bad interviews. While they watch the videos, they will take notes about what they see as qualities of a good interview and what they see as qualities of a bad interview. After the videos are over, they will use their notes to write a paragraph that compares and contrasts the good and bad interviews. At this station, learners with a lower readiness are given a graphic organizer to organize notes while watching.

Station 3-Common Interview Questions

-At this station, students will use the internet to research common interview questions. They will record at least ten common questions and then brainstorm and record their answers to these questions. Learners with a lower readiness will be provided three websites to use during this station, whereas the higher learners can use any resource, but they have to record at least three.

Closure

After all the students have been to all three stations, the class will gather as a whole. The teacher will check to see if anyone needs more time to finish up any section and give time as needed. Then, the teacher will have students share out things they learned such as qualities of a good interview, what not to do in an interview, and interview questions.

Maintenance & Generalization

The students will continue to work on interviewing during the week and will apply the skills in multiple interviews from interviews with another classmate, the teacher, and in a mock interview with a member from the community.

Evaluation: Formative & Summative

The interview checklist is a formative evaluation that measures all three standards listed in the lesson. Use the informative checklist in the student packet to check and see if the student completes the mock interview with 70% accuracy, or 7/10 items on the list.

The comparison paragraph is a formative evaluation that measures standard PCC-7.1 and 7.2. It is evaluated using an informal checklist. Use the evaluation of comparative paragraph checklist to evaluate if the student completed the written portion of the

packet with 80% accuracy, or 8/10 items on the list.

The list of questions with answers is a formative evaluation that measures standard PCC-7.1 and 7.2. It is graded by an informal checklist and the teacher gives feedback for improvement. Use the common questions checklist to evaluate the questions and answers the students recorded in the packet to meet 80% accuracy, or 4/5 items on the list.

Accommodations

Students that struggle to write will be allowed to type. Students that have vision problems will be provided a copy of the station packet electronically so it can be read to them or enlarged.

Note: Example lesson plan may be adapted as needed.

Funny meme for attention getter:



Student Packet for Lower Learners

Station One

At this station you will do an interview with the teacher. You will be graded based off of the interview checklist:

Interview Checklist

- The student actively listens to the whole question
- The student answers all parts of the question
- The student uses proper vocabulary for an interview
- The student uses proper eye contact
- The student talks in an audible voice
- The student answers using more than just one sentence
- The student does not use fillers such as "like" or "um"
- The student uses good posture
- The student shakes the interviewer's hand in the beginning
- The student thanks the interviewer at the end

Station Two

At this station you will watch videos that show examples of good and bad interviews. Fill in the graphic organizer and take notes while you watch the videos. Then, write one paragraph that compares and contrasts good and bad interviews. Make sure the paragraph contains at least three qualities of a good interview and three qualities of a bad interview.

Good Interviews	Bad Interviews
How does the person look?	How does the person look?
What kind of words does the person use?	What kind of words does the person use?
How is the person's attitude?	How is the person's attitude?
How are the person's answers?	How are the person's answers?
Other Comments:	Other Comments:

Station Three

At this station you will use these three websites to find common questions for interviews:

<https://www.youtube.com/watch?v=1mHjMNZZvFo>

<http://theinterviewguys.com/top-10-job-interview-questions/>

<https://www.thebalance.com/top-interview-questions-and-best-answers-2061225>

Then, you will brainstorm ideas about how to answer these questions. List at least ten questions with answers.

Question 1: _____

Answer 1: _____

Question 2: _____

Answer 2: _____

Question 3: _____

Answer 3: _____

Question 4: _____

Answer 4: _____

Question 5: _____

Answer 5: _____

Question 6: _____

Answer 6: _____

Question 7: _____

Answer 7: _____

Question 8: _____

Answer 8: _____

Question 9: _____

Answer 9: _____

Question 10: _____

Answer 10: _____

Student Packet for Higher Learners

Station One

At this station you will do an interview with the teacher. You will be graded based off of the interview checklist:

Interview Checklist

- The student actively listens to the whole question
- The student answers all parts of the question
- The student uses proper vocabulary for an interview
- The student uses proper eye contact
- The student talks in an audible voice
- The student answers using more than just one sentence
- The student does not use fillers such as “like” or “um”
- The student uses good posture
- The student shakes the interviewer's hand in the beginning
- The student thanks the interviewer at the end

Station Two

At this station you will watch videos that show examples of good and bad interviews. Watch for appearance, attitude, and actions. Then, write one paragraph that compares and contrasts good and bad interviews. Make sure the paragraph contains at least three qualities of a good interview and three qualities of a bad interview.

Station Three

At this station you will use the Internet to research common interview questions. List at least three websites that you use:

Website 1: _____

Website 2: _____

Website 3: _____

Then, you will brainstorm ideas about how to answer these questions. List at least ten questions with answers.

Example Checklists

Use these checklists to check that the students met the accuracy goals in the objectives. The evaluation of contrasting paragraph checklist needs to meet 7/10 for the 70% and the common questions checklist needs to meet 4/5 for the 80%.

Evaluation of Contrasting Paragraph Checklist

- Contains element of good interview
- Contains element of good interview
- Contains element of good interview
- Contains element of bad interview
- Contains element of bad interview
- Contains element of bad interview
- Uses complete sentences
- Completes one paragraph (5-7 sentences)
- Uses correct capitalization
- Uses correct punctuation

Common Questions Checklist

- Has ten common interview questions listed
- Has an answer for each question
- Uses complete sentences
- Information in answers is accurate
- Uses correct capitalization and punctuation

Example Lesson Plan #7

Subject & Topic	Type of Lesson	Setting
<p>Topic Seven: Insurance and Taxes</p> <p>Day Two</p>	<input type="checkbox"/> small group <input checked="" type="checkbox"/> whole group <input type="checkbox"/> individual <input type="checkbox"/> centers/stations <input type="checkbox"/> cooperative learning <input type="checkbox"/> direct instruction <input type="checkbox"/> other -	<input checked="" type="checkbox"/> Resource Room <input type="checkbox"/> Self-Contained classroom <input type="checkbox"/> General Education classroom <input type="checkbox"/> Other -
Standards 12-5.2.1: Analyze the amount of coverage a person needs for health, property, life, disability, and liability insurance.		
Instructional Objective (must be measurable; behavior, condition, criterion) Students will be able to identify and describe five types of insurance (health, property, life, disability, and liability) with 100% accuracy.		
Resources Websites for the students to use to find information on different types of insurances: (1) https://www.moneyinstructor.com/insurancelessons.asp (2) http://www.investopedia.com/financial-edge/0212/4-types-of-insurance-everyone-needs.aspx Insurance Attention Getter Video-risk and how it relates to insurance: http://www.scholastic.com/nextgeneration/videos.htm		Materials -Big pieces of paper for the jigsaw activities -Answer sheets for students to record descriptions
Prerequisite Skills (list in sequence, easy to difficult) Students will need to have an understanding of what insurance is and why it is important to have insurance. For example, students will need to know that insurance is guaranteed compensation for loss of something, illness, or death in exchange for a set payment.		
Strategies & Activities		
Motivation/Attention Getter Play an interesting video about insurance and how it relates to risk as a review and a way to get learners engaged and ready to go.		
Anticipatory Set (activating background knowledge) Ask students for examples of why/or situations they know of where insurance played an important role.		

Objective in student-friendly terms

The students will learn about different types of insurances.

Strategies/activities

The teacher will begin the lesson by talking about the fact that there are many types of insurance and asking students to brainstorm a few. Then, the teacher will pass out the student answer sheet and assign the students into five equal groups.

The teacher will explain that today, the students will be the teachers and content knowledge experts because they are going to research one specific type of insurance. Then, in a jigsaw type activity, they will share their knowledge with other students.

Each group will meet somewhere in the room with a big piece of paper. Each group will be in charge of investigating the type of insurance they are assigned and creating a catchy poster with the crucial information that they will share with the class. Give the students ample time to research and create their poster.

Afterward, have each group present their poster to the class. As each group is presenting, the rest of the students will be responsible for filling out the sheet with all five types of insurances on it.

Closure

Have students hang the posters up on a wall in the classroom to use as a review the next few days.

Maintenance & Generalization

Have students discuss and “purchase” different types of insurance during the reality game in section ten of the unit.

Evaluation: Formative & Summative

Evaluate the individual charts that the students turn in at the end of the jigsaw sharing out activity for accurate descriptions of the five types of insurances.

Accommodations

Students with writing difficulties will be allowed a scribe or access to typing results. Groups will be scaffold by readiness in whether or not they are assigned specific websites to use or are allowed to find their own sources.

Note: Example lesson plan may be adapted as needed.

Example chart for jigsaw activity

Type of Insurance	Description
Property (Home/Auto)	
Health	
Liability	
Life	
Disability	

Example Lesson Plan #8

Subject & Topic	Type of Lesson	Setting
Topic Eight: Checks Day Three	<input type="checkbox"/> small group <input checked="" type="checkbox"/> whole group <input type="checkbox"/> individual <input type="checkbox"/> centers/stations <input type="checkbox"/> cooperative learning <input type="checkbox"/> direct instruction <input type="checkbox"/> other -	<input checked="" type="checkbox"/> Resource Room <input type="checkbox"/> Self-Contained classroom <input type="checkbox"/> General Education classroom <input type="checkbox"/> Other -
Standards 12-3.3.2: Demonstrate skill in basic financial tasks, including bill payments, check writing, reconciling checking and debit account statements, and monitoring printed and online account statements for accuracy.		
Instructional Objective (must be measurable; behavior, condition, criterion) When presented with a blank check, students will fill out all six parts of the check with 100% accuracy. Students will identify the routing number and account number for a bank based off of a check with 100% accuracy.		
Resources Blank checks: http://www.educationworld.com/tools_templates/template_kid_check.doc		Materials -Large blank check for board -Pieces to fill in large check -Blank check worksheets
Prerequisite Skills (list in sequence, easy to difficult) How to sign one's name in cursive and how to write numbers in expanded and decimal form.		
Strategies & Activities		
Motivation/Attention Getter Have a big blank piece of paper that looks like a check on the board. Lie out the parts (date, amount written out in expanded notation, amount in decimal form, pay to the order of, memo line, signature, routing number, and account number) of the check and tell students they have two minutes to put all the right parts in place as a regular check that you use to pay. After the two minutes have the students stop where they are and tell them how many they got correct.		
Anticipatory Set (activating background knowledge) Ask student's to brainstorm situations where you may need to write a check.		
Objective in student-friendly terms Students will be able to write and read a check that you use to pay.		
Strategies/activities Use the big check on the board as a model to teach about the parts of the check. Let students know what parts they got correct, what they had wrong, and tell them more about each section of the check. Make sure to cover all eight parts:		

- Date
- Pay to the order of – who/what business you are writing the check to
- Amount in decimal form – in the box how you would usually write a dollar amount
- Amount in expanded form – work on writing the number fully out and putting 0/100 for change
- Memo line – specify what exactly the money is to go towards
- Signature – your name in cursive
- Routing number – First long set of numbers on the check – used to identify what bank – needed to know for direct deposit enrollment
- Account number – Second set of numbers on the check – used to identify your bank account at the bank

The teacher will then model writing a check for the students using a fake scenario. Then, the students will each practice writing three checks. The teacher will give fake situations, amounts, and people for the students to write the checks to. The first check, the teacher should float and assist and help make correction to scaffold as needed. The students should do the final two checks independently.

Closure

The teacher meets with each student as they complete their work to answer any questions and to ask the student to identify the routing number and account number on the checks.

Maintenance & Generalization

The teacher can have the students “buy” candy/utensils from her in the coming weeks using classroom checks. The students would just fill out a fake check for the amount the teacher asked to the teacher.

Evaluation: Formative & Summative


The teacher will evaluate the final two checks to make sure that the student accurately completed the two checks. Then the teacher will ask each student individually to identify the routing number and account numbers on the checks.

Accommodations

Students with visual impairments will receive a large font check to work with during the activity. Students with writing difficulties will be given an electronic version to manipulate or allowed a scribe.

Note: Example lesson plan may be adapted as needed.

Example Check Template

	NOT A LEGAL CHECK FOR TEACHING USE ONLY
PAY TO THE ORDER OF _____	\$ <input type="text"/>
_____	DOLLARS
FOR _____	
❑ 012345678910 ❑ 012345678910	

Example Lesson #9

Subject & Topic	Type of Lesson	Setting
Topic Nine: Day Four	<input type="checkbox"/> small group <input checked="" type="checkbox"/> whole group <input type="checkbox"/> individual <input type="checkbox"/> centers/stations <input type="checkbox"/> cooperative learning <input type="checkbox"/> direct instruction <input type="checkbox"/> other -	<input checked="" type="checkbox"/> Resource Room <input type="checkbox"/> Self-Contained classroom <input type="checkbox"/> General Education classroom <input type="checkbox"/> Other -
Standards 12-3.1.1: Create a basic budget with categories for income, taxes, planned savings, and fixed and variable expenses. 12-3.1.2: Demonstrate budgeting to manage spending and achieve financial goals.		
Instructional Objective (must be measurable; behavior, condition, criterion) Students will create a monthly budget that includes sections for income, taxes, planned savings, and fixed and variable expenses with at least 80% accuracy based off a rubric.		
Resources Website with several budget template options: https://www.mint.com/budgeting-3/simple-budget-template-budgeting-made-easy Information to review about the definition and importance of budgeting: http://www.mymoneycoach.ca/budgeting/what-is-a-budget-planning-forecasting		Materials -Budget Template
Prerequisite Skills (list in sequence, easy to difficult) Basic math skill competencies to make a budget such as addition, subtraction, multiplication, and division.		
Strategies & Activities		
Motivation/Attention Getter Share this fun fact: Americans now spend more than \$110 billion annually on fast food. Talk about how it is important to budget money for food so we do not overspend.		
Anticipatory Set (activating background knowledge) Do a quick review of taxes, paychecks, and insurance in order to prepare for the lesson.		
Objective in student-friendly terms Students will create a monthly budget.		
Strategies/activities -Students create a budget -Provide the students with a budget template (see attached for example). Review the budget template and a budget that the class has created together previously. Give the		

students a scenario of a made up person in order to create a fictional budget. Depending on the level of the students, the budget project can be differentiated. For higher students, provide examples of websites to be used to search for average monthly expenses. For students who need more support, provide a list of options to pick from for monthly expenses (See attached examples of differentiated packets for the budget project).
-This activity will prepare students for the reality store and help them start analyzing spending choices.

Closure

Meet with each student individually as they finish their budgets. Ask them if they have any questions still. Look over the budget for realistic numbers. Let students make corrections based on discussion and then turn budgets in for grading.

Maintenance & Generalization

Have the students use the budget later on in the reality game and adapt it accordingly.

Evaluation: Formative & Summative

Evaluate the budget using the rubric. Students must achieve a 12/15 to meet the 80% objective.

Accommodations

Students will be offered both handwritten and digital copies to complete.

Note: Example lesson plan may be adapted as needed.

Budget Rubric

	Unsatisfactory-1 point	Basic-3 points	Distinguished-5 points
Completeness	Three or more categories (taxes, income, fixed and variable expenses, and planned savings) are not fully completed.	One to two categories (taxes, income, fixed and variable expenses, and planned savings) are not fully completed.	All categories (taxes, income, fixed and variable expenses, and planned savings) are completed.
Accuracy	Numbers in three or more numbers are questionable.	Numbers in one or two categories are questionable.	All numbers are realistic and accurate.
Computations	Four or more calculations in the budget are incorrect.	One to three calculations in the budget are incorrect.	All calculations in the budget are correct.

Budget Packet Examples

Packet 1 (For higher learners)

Alex's Monthly Budget

Help Alex create a monthly budget by researching and selecting how much he should spend in the different areas listed below each month. Record all decisions on the budget template. After all decisions have been made, calculate Alex's total income for the month and his total expenses for the month by adding all of the amounts in the respective columns. Record these numbers at the bottom of the template. Subtract the month's expenses from the income to see if Alex is able to save money, broke even, or ran out of money based on the budget.

1. Alex is a teacher. Find out how much Alex makes in one month.
Use www.bls.gov/ooh
2. Use www.zillow.com to research average rent and house payments in your area to decide if Alex should rent an apartment or buy a home. Add \$200 for utilities if you decide to buy a house and \$100 for utilities if you decide to rent an apartment.
3. Use the calculator on www.edmunds.com to determine an average monthly car payment for Alex.
4. Add \$100 for car insurance and \$100 for house insurance.
5. If you choose to add a cell phone, add \$100.
6. If you choose to have cable add \$100. Or choose to have Netflix and add \$8.
7. If you choose to have Wi-Fi, add \$50.
8. Choose whether you want to eat out a lot, \$300, or eat at home, \$200.
9. Choose an amount between \$0-\$3000 to spend on clothes.
10. Choose an amount between \$0-\$3000 to spend on entertainment.

Packet 2 (For lower learners)

Alex's Monthly Budget

Help Alex create a monthly budget by selecting how much he should spend in the different areas listed below each month. Record all decisions on the budget template. After all decisions have been made, calculate Alex's total income for the month and his total expenses for the month by adding all of the amounts in the respective columns. Record these numbers at the bottom of the template. Subtract the month's expenses from the income to see if Alex is able to save money, broke even, or ran out of money based on the budget.

1. Alex's monthly salary is \$3,000
2. Pick a house for Alex

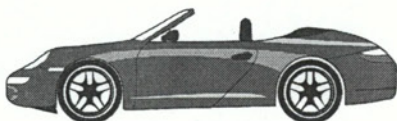


2 Bedroom House
Mortgage Payment: \$500
Utilities: \$200



1 Bedroom Apartment
Rent: \$300
Utilities: \$100

3. Choose a car for Alex



Brand New Car
Payment: \$300
Gas: \$100



Used Car in Good Condition
Payment: \$150
Gas: \$100

4. Add \$100 for car insurance and \$100 for house insurance.
5. If you choose to add a cell phone, add \$100.
6. If you choose to have cable add \$100. Or choose to have Netflix and add \$8.
7. If you choose to have Wi-Fi, add \$50.
8. Choose whether you want to eat out a lot, \$300, or eat at home, \$200.
9. Choose an amount between \$0-\$3000 to spend on clothes.
10. Choose an amount between \$0-\$3000 to spend on entertainment.

Monthly Budget Template

Monthly income for the month of: _____

Item	Amount
Income	
Other	
Total	

Monthly expenses for the month of: _____

Item	Amount
Mortgage/Rent	
Car payment	
Car insurance	
House insurance	
Gas	
Telephone	
Cable	
Internet	
Food	
Gas/electricity/water (Utilities)	
Entertainment	
Clothing	
Other	
Total	

Income vs. Expenses

Item	Amount
Monthly income	
Monthly expenses	
Difference	

Example Lesson Plan #10

Subject & Topic	Type of Lesson	Setting
<p>Topic Ten: Reality Game</p> <p>Day One</p>	<input type="checkbox"/> small group <input checked="" type="checkbox"/> whole group <input type="checkbox"/> individual <input type="checkbox"/> centers/stations <input type="checkbox"/> cooperative learning <input type="checkbox"/> direct instruction <input type="checkbox"/> other -	<input checked="" type="checkbox"/> Resource Room <input type="checkbox"/> Self-Contained classroom <input type="checkbox"/> General Education classroom <input type="checkbox"/> Other -
Standards 12-3.1.2: Demonstrate budgeting to manage spending and achieve financial goals. 12-3.3.2: Demonstrate skill in basic financial tasks, including bill payments, check writing, reconciling checking and debit account statements, and monitoring printed and online account statements for accuracy. 12-3.6.1: Analyze ways to modify spending practices to achieve financial goals.		
Instructional Objective (must be measurable; behavior, condition, criterion) Students will demonstrate budgeting and other financial skills (modifying spending, check writing, bill paying) by using the previously completed budget to make choices in the reality game and complete the student packet with 100% accuracy.		
Resources Various reality store set ups and student materials: (1) http://www.schenectadybpw.org/attachments/001_Reality%20Store.pdf (2) https://www.ncsu.edu/meridian/summer2009/caniglia/print.html (3) https://ncsu.edu/meridian/summer2009/caniglia/02.htm Websites that provide more information about reality store programs that are offered by companies. The companies, for a fee, will come in and bring the materials and set up the stations: (1) http://www.infbpw.org/programs/Reality-Store.pdf (2) http://moneymattersmakeitcount.com/pages/RealityStore.aspx (3) https://kids.usa.gov/watch-videos/money/reality-store/index.shtml		Materials -Papers to identify and explain each station -Student packet -Calculators
Prerequisite Skills (list in sequence, easy to difficult) Students will need to know how to read and use a budget to analyze and make spending decisions based on skills from section nine of this unit.		

Strategies & Activities

Motivation/Attention Getter

On the board write "WELCOME TO REALITY." When the students asks what that means tell them that today they get to pretend like they are adults who work their dream job.

Anticipatory Set (activating background knowledge)

Ask students to help you remember how to read a budget. Talk through the budget activities that were done.

Objective in student-friendly terms

Students will use their budget to make financial decisions.

Strategies/activities

First have the students fill out section one on the packet where they record their job, their annual salary, and their monthly salary. Then, complete station two as a class. Show students how to figure out the paper at each station and what it is asking them to purchase. Show them how to reference their budget to see if the decision they are considering is reasonable. Then, show them how to subtract the amount they spent in order to come up with their total left over. For the housing station, have each student write a check for the amount of his or her monthly mortgage/rental fee to the teacher. Then, send the students to one or two stations as time allows in the class period.

Closure

Have students turn their packets in to you as they finish up their last station and have them share one thought they have had during the activity so far today.

Maintenance & Generalization

Use this activity as a basis for a conversation with the student about their TIEP and future goals.

Evaluation: Formative & Summative

Evaluate the student packet for accuracy of calculations and completion of all stations and tasks.

Accommodations

This lesson can be adapted up and down to meet student readiness. For lower students, provide station sheets with only a few options like the ones following this lesson plan. For more advance students, give them specific websites/allow them to use the internet to search for average prices for food/clothing/utilities/etc. at each station.

Students will be allowed to use calculators.

Note: Example lesson plan can be adapted as needed.

Example Reality Store Set-Up

Students may go through the stations in this set up in any order. They just have to remember to use the amount of money left that they completed at the previous station. At each station, the student makes a choice about his/her living situation and then deducts that amount from the money they have for the month. The student can use the budget they created themselves in the last section of the unit to guide decisions. At the end, the student will reflect on their choices and how that helped them either stay within budget or overspend and how they could make adjustments. Materials retrieved and adapted from links in resources section of lesson plan:
http://www.schenectadybpw.org/attachments/001_Reality%20Store.pdf
<https://www.ncsu.edu/meridian/summer2009/caniglia/print.html>

STATION 1: Bank of Reality

My occupation is: _____.

My salary is: _____.

Amount of money I have for the month: _____.

STATION 2: Housing

Stay with family members: \$100 per month.

OR

To find an apartment or a home in the city where you are living:

Monthly Rent: _____.

OR

House Payment: _____.

Amount of money left: _____.

STATION 3: Transportation

Buy a New or Used Car?

Car payment: _____.

Gas costs: _____.

OR

Take a bus? \$2.00 per day for all 30 days per month.

Transportation Cost: _____.

Amount of money left: _____.

STATION 4: Insurance (Automobile)

Auto insurance is on average around \$780 per year. If you have a car, figure out how much you have to pay per month.

My car insurance for one month is: _____.

Homeowner's Insurance: _____.

Health Insurance: _____.

Rental Insurance: _____.

Amount of money left: _____.

STATION 5: Utilities

Phone, Electricity, Gas, Water

Utilities Cost: _____.

Amount of money left: _____.

STATION 6: Groceries

Monthly Food Costs: _____.

Amount of money left: _____.

STATION 7: Clothes

My monthly clothes amount: _____.

Amount of money left: _____.

STATION 8: Life's Surprises

Surprise Cost: _____.

Make sure to add a negative or positive sign to this one to show if you gained or lost money.

Amount of money left: _____.

Salary and Income Tax Chart



Deduct \$25.00 tax for each child from only your income tax, not your spouse.

LEVEL OF EDUCATION	ANNUAL SALARY	MONTHLY SALARY	MONTHLY SINGLE TAX	MONTHLY MARRIED TAX
No high school diploma	\$12,000	\$1,000.00	\$177.00	\$127.00
High school diploma	\$15,000	\$1,250.00	\$242.00	\$192.00
Two-year college degree	\$20,000	\$1,667.00	\$351.00	\$300.00
Four-year college degree	\$25,000	\$2,083.00	\$475.00	\$425.00
Masters degree	\$35,000	\$2,917.00	\$763.00	\$661.00
Doctorate degree (PhD)	\$38,000	\$3,167.00	\$866.00	\$739.00
Medical doctorate degree	\$100,000	\$8,333.00	\$3,168.00	\$2,808.00

Housing

RENTAL

ONE BEDROOM APARTMENT	\$475.00
ONE BEDROOM DELUXE	\$600.00
TWO BEDROOM APARTMENT	\$575.00
TWO BEDROOM DELUXE	\$700.00

HOME OWNERSHIP

TWO BEDROOM HOME	\$700.00
THREE BEDROOM HOME	\$900.00
FOUR BEDROOM HOME	\$1,100.00
DELUXE HOME, SUBURBAN DEVELOPMENT	\$1,600.00
SMALL FARM	\$950.00

MANUFACTURED HOMES

SINGLE WIDE MOBILE HOME	\$500.00
DOUBLE WIDE MOBILE HOME	\$625.00



FOOD

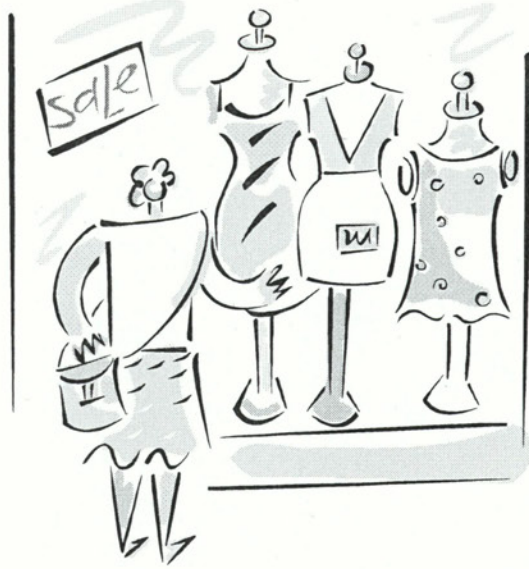
WHAT DOES IT COST?

DEDUCT FOOD COSTS BASED UPON YOUR FAMILY SIZE

SINGLE MALE	\$180.00
-------------	----------

SINGLE FEMALE	\$140.00
---------------	----------

CLOTHING



	NO COLLEGE DEGREE	COLLEGE DEGREE
SINGLE INDIVIDUAL	\$50.00	\$150.00

Utilities

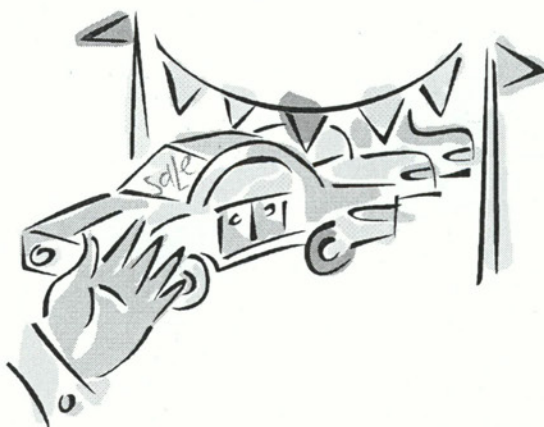
INCLUDES YOUR MONTHLY PAYMENT FOR:

- ELECTRICITY
- GAS
- WATER
- TELEPHONE

IF YOU HAVE:

PLEASE DEDUCT:

ONE BEDROOM APARTMENT	\$100.00
TWO BEDROOM APARTMNET	\$175.00
TWO BEDREOOM HOUSE	\$200.00
THREE BEDROOM HOUSE OR SMALL FARM	\$225.00
FOUR BEDROOM OR DELUX HOUSE	\$250.00
SINGLE WIDE MOBILE HOME	\$200.00
DOUBLE WIDE MOBILE HOME	\$215.00

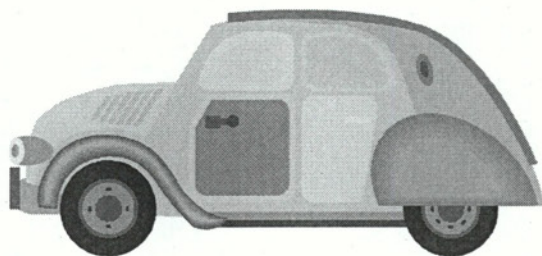


TRANSPORTATION

NEW VEHICLES WITH MONTHLY LOAN COSTS

Sporty:	Toyota Paseo	\$250.00
	Ford Mustang Convertible	\$350.00
	Lexus	\$725.00
Sedans:	Ford Escort	\$200.00
	Mercury Grand Marquis	\$275.00
	Pontiac Grand Am	\$300.00
For the Family:	Mercury Sable Wagon	\$225.00
	Plymouth Voyager Mini-Van	\$325.00
Rugged:	Chevy s-10 Pick-up	\$200.00
	Honda Passport	\$250.00
	Ford Explorer	\$325.00

REMEMBER! YOU MUST ADD \$50.00 PER MONTH FOR GASOLINE COSTS.



TRANSPORTATION

USED VEHICLES WITH MONTHLY LOAN COSTS

Sporty:	1991 Chevy Cavalier	\$110.00
	1994 Mustang Convertible	\$265.00
Sedans:	1989 Grand Marquis	\$120.00
	1995 Plymouth Neon	\$180.00
For the Family:	1987 Plymouth Voyager (needs work!)	\$90.00
	1995 Chevy Astro Van	\$200.00
Rugged:	1990 S-10 Pick-Up	\$125.00
	1993 Jeep grand Cherokee	\$300.00

REMEMBER! YOU MUST ADD \$50.00 PER MONTH FOR GASOLINE COSTS.

1. Prescription for allergies: \$55.
2. You need to purchase a new mattress. Chronic back pain caused by old mattress. A new one costs \$250. Make check payable to Sleepy Time.
3. You woke up with a toothache. Oh no! You call your dentist and your insurance does not cover this. You must pay \$85 for your emergency visit.
4. Good news! Add \$100 to your checking account. Your name was chosen from a raffle for Great Schools.
5. Poison ivy! You need something to help the itch!...\$25.00.
6. Your car heater broke and it is December: \$350.
7. You win \$10 from a lottery ticket.
8. Congratulations, you received a tax refund of \$300.
9. Someone stole your credit card. You will not be charged. You sign up for an identity protection service for \$19.95 per month.
10. Your great uncle died. While he was alive, he invented a special machine that helps people. He has given you an inheritance. Add \$2,000 to your checking account.
11. Your garage sale netted \$110.00.
12. Your church is building. Please contribute to the Renovation & Renewal fund: \$30.00
13. Your doctor now does not accept your insurance plan, so you must pay \$140 per visit.
14. There was a fire in your apartment building. You don't have insurance. Some of your clothes need to be dry cleaned: \$150.
15. Books! Books! Books! For the class you are taking to upgrade your salary. WOW! \$250.
16. Your only medical emergency this month is a paper cut. No Charge!
17. Sniffle, sniffle, sniffle. You have a cold. \$28.00 for medicine.
18. You locked yourself out of your car. You will need to call AAA. But you don't have your card when the service comes. You have to pay \$175.
19. Your cell phone was found in Michigan! You need a new one: \$60.
20. Your sister is getting married. You spend \$210 on the gala event.

Be sure to record this amount in your checkbook register and find your new balance.

INSURANCE

Please deduct the cost of each insurance that you wish to purchase. Remember! You must purchase homeowners and auto insurance if you own a house and a vehicle. Renters, medical, and life insurance are optional. Your employer will contribute an equal amount towards your medical insurance, if you choose to purchase it.

HOMEOWNERS INSURANCE	\$25.00 per month
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HEALTH INSURANCE, CO-PAY INDIVIDUAL (single)	\$75.00 per month
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RENTAL INSURANCE (for apartment dwellers)	\$16.00 per month
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LIFE INSURANCE, 100,000.00 COVERAGE

MALE	\$8.00 per month
FEMALE	\$7.00 per month